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Eo-operative
Congress.

Newcastle, 1909.



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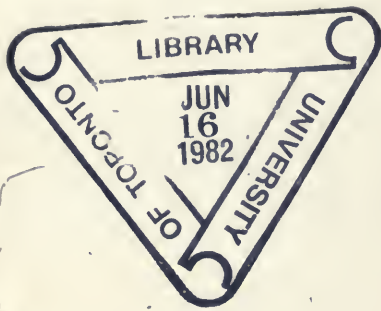
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CO-OPERATIVE
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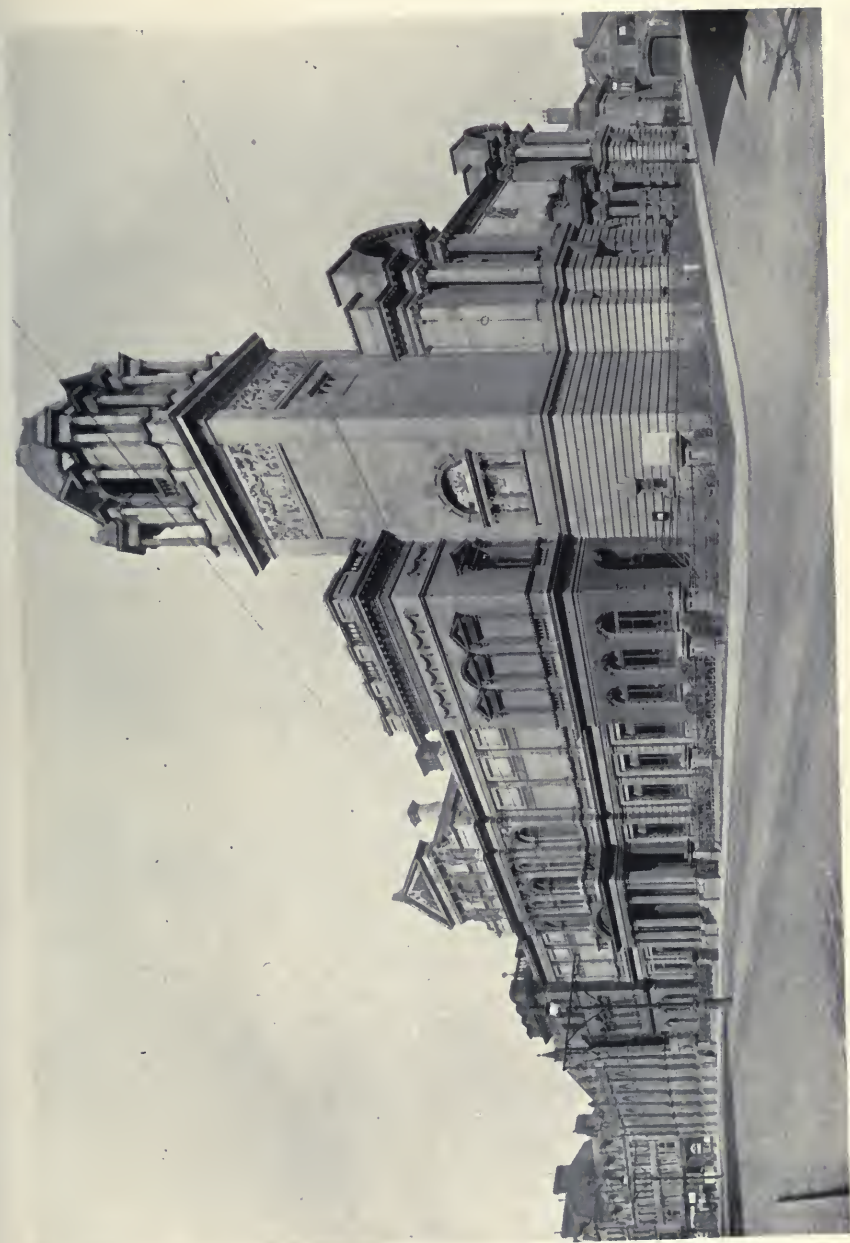


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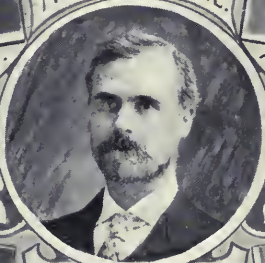
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INDEX.

I.—SPEAKERS.

NAMES, SOCIETIES, AND PAGES WHERE THE SPEECHES OCCUR.

[N.B.—Numbers in () signify the number of times the same name appears on the same page.]

Names.	Societies Represented.	Pages.
Adams, E. F.....	Kidderminster	394, 413.
Aldridge, H. R.	Guildford	408, 414.
Allan, W.	Scottish Co-operative Whole- sale	374, 377.
Allen, T. W.	Blaina	10, 18, 19 (2), 36, 472.
Archer, W.....	Sunderland	365.
Arnold, T. G.	Woolwich	398, 399.
Baguley, J....	Stockport	370:
Baldock, H. G.	Gateshead	404.
Barbour, H.	Central Board (Irish Executive)	3, 4, 8, 455.
Barrault, H. E.....	France	381.
Bayne, J	Co-operative Newspaper	466.
Bell, R., M.P.	Co-operative Printing	402.
Bellew, Sir H. G., Bart..	Irish Producers	375, 455.
Bentley, W.	Bolton	389.
Booth, E.	Central Board (North-Western Section)	403.
Brown, A. J.	Addlestone	376, 450.
Brown, Mrs.	London	482.
Bruff, F. H.	Birmingham Printers	370.
Bryan, L. A.	Irish Agricultural Wholesale	376.
Bryant, W.....	Central Board (Western Sec- tion)	470.
Bury Mrs. M. J.	Darwen Industrial	408, 468
Butler, S.	Central Board (Midland Sec- tion)	390, 392.
Charter, W. T.	Central Board (Southern Sec- tion)	406, 407, 469.
Christensen, M.	Denmark	378
Clark, H	Leicester	403, 404.
Clarke, W.	Working Men's Club Union ..	375, 394, 410:
Crowther, G.	Birkenhead	376.

Names.	Societies Represented.	Pages.
Dakers, A. W.	National Union of Teachers	39.
Davison, J.	Central Board (Northern Section)	5, 369, 452.
Deans, J.	Central Board (Scottish Section)	6.
Dewhurst, W.	Central Board (North-Western Section)	6.
Dixon, T.	Windy Nook	369.
Douse, W. J.	Central Board (Midland Section)	466.
Duncan	Gateshead	486 (2).
Eager, J.	West Dales District Association	454.
Elliott, J.	Co-operative Newspaper	372.
Ellis, Sir J. B.		9, 10, 18, 19, 20.
English, J.	Birtley	477, 485.
Fenwick, C., M.P.		478.
Fleming, D.	Chatham	390.
Foster, S. R.	Central Board (North-Western Section)	3, 6.
Gasson, Mrs. M. A.	Central Board (Southern Section)	8, 395.
Glasse, P.	Scottish Co-operative Whole sale	393.
Goldstone, J. W.	National Union of Teachers	480.
Golightly, A. W.	Central Board (Southern Section)	4, 6, 396, 397, 398, 402
Goodenough, G.	North-Western Section	6, 373.
Goodwin, F.	Grays	398.
Goodwin	Amalgamated Union of Co-operative Employés	486.
Graham, E. J.	Newcastle-on-Tyne	11, 12, 13, 14, 15.
Gray, J. C.	General Secretary—Co-operative Union	3, 4 (4), 5 (2), 6 (2), 7 (3), 8, 37 (2), 40, 394 (2, 396, 397, 403, 405, 406 (2), 408, 413, 414.
Green, J.	Netherfield	367, 396, 455.
Greening, E. O.	Agricultural and Horticultural Association	2, 6, 14, 15, 35, 368, 393, 413, 451, 476.
Haigh, W.	Warrington	395, 466, 467 (2).
Hall, S.	Cleckheaton	406.
Hallsworth, J.	Eccles	369, 400.
Halstead, R.	Co-op. Productive Federation	467.
Harris, J. N.	London	416-441, 454.
Haworth, E.	Blackpool	467.
Heap, E.	Burnley	374.

Names.	Societies Represented.	Pages.
Hewitt, A.	Amalgamated Union of Co-operative Employés.....	485
Hogg, W.	Jarrow	372, 394.
Hore, S.	New Brompton.....	395.
Howat, W. J.....	Newcastle-on-Tyne	10.
Howe, T.	Sunderland	483, 485.
Husso, E.	Finland	379.
Jackson, E.	London Anchor	374
Jarman, J.	Warrington	389, 450.
Johnston, J.	Central Board (North-Western Section)	4, 7, 8, 407, 469.
Jones, J. H.	Eccles	402.
Kaufmann, H.	Germany	382.
Kerr, J. N.....	Throckley	390, 396.
Kidd, J.	Emley.....	365.
Kilburn, J. E.	North-Western Section	376.
Killon, T.	Co-operative Wholesale	392, 471, 472.
King, J.	Stratford	391 (2), 395 (2), 396, 404 (2), 453.
Kingscott, G. C.	Twerton-on-Avon	391
Kirtton, M.	Throckley	453.
Lander, W.	Co-operative Wholesale	401.
Ledger, R.	Huddersfield	374.
Lee, P.	Haswell	467.
Lees, I.	Oldham	373.
Lockyear, F.	Woolwich	399.
Madams, Miss J. P.	Co-operative Permanent Building	371.
Mansbridge, A. ..	Tenant Co-operators	367.
Maddison, F., M.P.	Blackpool Printers	376, 411, 412.
Mackay, J. W.	Cleator Moor	389.
Mallace, A.	St. Cuthbert's	408, 451.
Mansfield, J.	Bishop Auckland	404 (3).
Marks, J.	Bristol	470, 471.
Martyn, A.	Newbottle	392.
Mastin, J.	Co-operative Wholesale	442, 449, 454.
Maxwell, W.	International Alliance	40, 409, 410.
McGuffin, W. G.	Belfast	370, 452.
Meyer, U.	Switzerland	385.
Millerchip, W.	Central Board (Midland Section)	3, 5, 401.
Millington, J.	Birmingham	406.
Millman, W. G.	Plymouth	471 (2).
Moorhouse, T. E.	Co-operative Wholesale	471.
Murdoch, J.	Central Board (Northern Section)	36.

Names.	Societies Represented.	Pages.
Owen, Sir Isambard		481.
Pearce, R. S.	Southampton	401.
Pease, Miss	Pendower	482.
Petherick, W. J.	Bristol	470.
Pringle, J.	Co-operative Printing	405 (3).
Proctor, E.	Moorside, Swinton	396.
Pryor, J.	Tavistock	370, 389.
Rae, W. R. (President of Congress)		6, 7, 20 (2), 20-35, 37 (3), 39, 40, 41, 365 (4), 366, 368, 369, 370, 371, 372, 373 (4), 374 (3), 376, 377 (3), 378, 379, 381 (2), 384, 385, 386, 387, 389 (2), 390, 391, 392 (5), 394 (2), 395 (4), 396 (2), 397, 402, 403, 404 (4), 405 (3), 406 (3), 408, 410, 411, 413 (2), 414 415, 450, 454, 456 (2), 467 (3), 470 (4), 471 (2), 472, 473, 479, 481, 482, 483.
Redfearn, T.		2, 3, 5, 6.
Redfern, S.	Central Board (Midland Sec- tion)	394.
Rossling, K. G.	Sweden	384.
Rule T.	Hon. Member (Northern Sec- tion)	452.
Sansom, R. J.	Twerton	466.
Savage, L. H.	Birmingham	370.
Saxton, C. A. W.	Central Board (Midland Sec- tion)	453.
Scafe, G. W.	Batley	408.
Scherling, E.	Germany	382, 450.
Sharples, J.	Blackburn	368, 388, 473 (2).
Shepherd, J.	Woolwich	370, 391.
Shillito, J.	Co-operative Wholesale	9, 14, 15 (2), 36, 376, 453.
Simmons, T.	Clayton-le-Moors	400, 466.
Simpson, G.	National Union of Teachers	38, 484.
Smith, J.	Central Board (Northern Sec- tion)	6, 9.
Stewart, R.	Scottish Co-operative Whole- sale	412.
Stoddart, A.	Consett	456, 465, 468.
Stott, A.	Birkenhead	376.
Sullivan, J.	Bellshill and Mossend	367.
Summerbell, T., M.P.		484.
Swift, U.	Sheffield and Ecclesall	373, 467.

Names.	Societies Represented.	Pages.
Taylor, G. D.	Central Board (Scottish Section)	6, 7.
Thompson, T.	Central Board (Northern Section)	2, 5, 8, 9, 473, 475.
Truscott, E.	Devon District	451.
Tuohy, Dr. J. T.	United States of America	386.
Turner, W.	Lincoln	452.
Varley, A.	Lancaster	372.
Warwick, J.	Co-operative Wholesale	477.
Watkins, W. H. . . . .	. . . . .	471.
Welsh, J. . . . .	. . . . .	395.
Westbury, H.	Central Board (South-Western Section)	5 (2).
Whitehead, A. . . . .	. . . . .	41, 42, 43.
Whitehead, S.	Bristol	486.
Whitelaw, Miss	Jarrow	484.
Wilkie, A., M.P. . . . .	. . . . .	11, 15.
Wilkins, H. J. A.	Co-operative Wholesale	393.
Wilkinson, G. J.	Compstall	394.
Williams, A.	International Alliance	390, 472.
Williams, B.	Central Board (Southern Section)	7.
Wilson, J.	Scottish Co-operative Wholesale	376.
Wilson, R. J.	Sunderland	366, 370, 486.
Wonnacott, A. E.	Plymouth	471.
Wood, E. R.	Central Board (Western Section)	2.
Woodhouse, G. . . . .	. . . . .	4, 6.
Woolfenden, B.	Central Board (North-Western Section)	5 (2).

II.—SUBJECTS.

ACCOUNTS—

1. Subscriptions from Societies, pp. 617-626.

Ireland, p. 617; Midland Section, pp. 617-618; Northern Section, pp. 618-619; North-Western Section, pp. 619-622; Scottish Section, pp. 622-624; Southern Section, pp. 624-625; South-Western Section, p. 625; Western Section, p. 626.

2. Summary of Receipts and Expenditure—

Receipts, pp. 627-628.

Expenditure—

United Board, pp. 628-631.

Sections—Ireland, p. 631; Midland, pp. 631-634; Northern, pp. 634-635; North-Western, pp. 635-638; Scottish, pp. 638-639; Southern, pp. 639-642; South-Western, pp. 642-643; Western, pp. 643-644.

3. Balances, p. 644.
4. Banking Account, p. 645.
5. Liabilities and Assets, p. 648.
6. Hughes Scholarship Fund, p. 646.
7. Neale Scholarship Fund, p. 647.
8. Holyoake Memorial, p. 649.

AUDITOR (Co-operative Union)—Appointment of, p. 470. Resolution, p. 496.

CENTRAL BOARD OF THE CO-OPERATIVE UNION—

Luncheon, pp. 8-10.

Speakers—T. Thompson, J. Shillito, J. Smith, W. Maxwell, Sir J. B. Ellis, W. J. Howat, T. W. Allen.

Meeting before Congress, pp. 1-8. Resolutions, p. 497.

Subjects Discussed and Speakers—

1. Progress in the Movement, p. 2—E. O. Greening, W. Millerchip, J. C. Gray, S. R. Foster.
2. Co-operation in Ireland, p. 3—H. M. Barbour.
3. Industrial and Provident Societies Amending Bill, p. 3—T. Redfearn, J. C. Gray.
4. Canadian Cattle, p. 4—J. C. Gray, J. Johnston, A. W. Golightly, H. Barbour, G. Woodhouse. Resolution, p. 497.
5. Proportional Representation, p. 4—J. C. Gray. Resolution, p. 492.
6. Windy Nook Tragedy Fund, p. 5—H. Westbury, T. Thompson, J. C. Gray.
7. Small Holdings, p. 5—B. Woolfenden, J. Davison, W. Millerchip, J. C. Gray.
8. Co-operative Insurance, p. 6—T. Redfearn, G. Goodenough, S. R. Foster, J. Deans, E. O. Greening, G. Woodhouse, W. Dewhurst, A. W. Golightly, J. C. Gray, W. R. Rae, J. Smith.
9. The Minimum Wage, page 6—J. C. Gray.
10. Wages Expected, p. 6—G. D. Taylor, J. C. Gray.
11. Garden Suburbs and Villages, p. 7—J. C. Gray, B. Williams.
12. Reports of Foreign Congresses, p. 7—W. R. Rae, J. Johnston.
13. Grants to Women's Guilds, p. 7—J. C. Gray, Mrs. M. A. Gasson. Resolution, p. 497.
14. Co-operative Propaganda in Ireland, p. 8—J. C. Gray, H. Barbour, J. Johnston. Resolution, p. 497.

Meeting during Congress. Resolutions, p. 498. New Board—Members, p. 41, 42, 43.

Civic Welcome, pp. 18-19.

T. W. Allen, Sir J. B. Ellis, W. R. Rae.

Concert and Public Meeting in Town Hall, pp. 475-477.

Speakers—T. Thompson, E. O. Greening, J. Warwick.

Congress. Chairman, Introduction of—T. W. Allen, p. 19.

Papers Read—

1. Agricultural Co-operation and its relation to Co-operative Distributive Societies, by J. Nugent Harris, pp. 416-441.

2. Agricultural Co-operation and its relation to Co-operative Distributive Societies, by J. Mastin, pp. 442-449.

Discussion, pp. 450-456. Speakers—A. J. Brown, J. Jarman, E. Truscott, E. O. Greening, J. Davison, W. Turner, T. Rule, W. G. McGuffin, J. Shillito, M. Kirton, C. A. W. Saxton, J. King, W. R. Rae, J. Eager, H. Barbour, Sir H. G. Bellew, J. Green.

Replies by Mr. Harris and Mr. Mastin, p. 454. See Resolution, p. 496.

3. Co-operation as a remedy for Unemployment, by A. Stoddart, pp. 456-465.

Discussion, pp. 466-470. Speakers—T. Simmons, W. J. Douse, R. J. Sansom, J. Bayne, W. Haigh, W. R. Rae, P. Lee, E. Haworth, U. Swift, R. Halstead, Mrs. M. J. Bury, J. Johnston, W. T. Charter.

Reply by Mr. A. Stoddart, p. 468. See Resolution, p. 496.

Place of next Meeting, pp. 470-471. See Resolution, p. 496. Speakers—W. R. Rae, W. H. Bryant, J. Marks, W. J. Petherick, W. G. Millman, A. E. Wonnacott.

Proceedings at—

Preliminary, pp. 1-15.

Regular, pp. 17-473.

Resolutions of, pp. 491-496.

Sittings—

First Day, Morning, p. 17. Afternoon, p. 368. Evening, p. 377.

Second Day, Morning, p. 388. Afternoon, p. 400.

Third Day, Morning, p. 415.

Co-operative Employés, Meeting of—pp. 483-486. Speakers—T. Howe, G. Simpson, Miss Whitelaw, J. English, A. Hewitt, R. J. Wilson, Goodwin, S. Whitehead, Duncan.

Co-operative Societies—Returns of Trade, pp. 500-597.

DEPUTATIONS—

1. Foreign Representatives, pp. 37 and 450. See Evening Session, pp. 377-387.

2. Trades Union Parliamentary Committee, p. 38—Mr. G. Simpson.

3. National Union of Teachers, p. 39—Messrs. A. W. Dakers, F. W. Goldstone.

4. International Co-op. Alliance, p. 40. Messrs. W. Maxwell and A. Williams.

EDUCATIONAL SESSION, pp. 479-483.

Speakers—W. R. Rae, F. W. Goldstone, Sir Isombard Owen, Miss Pease, Mrs. Brown.

EXCURSIONS—

To Melrose and Abbotsford, pp. 487-488.

To Corbridge, Hexham and Gilsland, pp. 488-489.

Drive around Newcastle, and River Trip, p. 490.

EXHIBITION—

Opening Ceremony, pp. 10-15.

Addresses—A. Wilkie, M.P., E. J. Graham, J. Shillito, E. O. Greening.

GREETINGS—

Foreign Countries, p. 40.

Sons of Temperance, p. 377.

INAUGURAL ADDRESS, pp. 20-35—W. R. Rae.

Vote of Thanks, pp. 35-36—E. O. Greening, J. Murdoch, J. Shillito, T. W. Allen.

Reply—W. R. Rae, p. 37.

INTERNATIONAL SESSION, pp. 377-387.

Speakers—W. R. Rae, pp. 377, 379, 381 (2), 384, 385, 386, 387.

Denmark—Messrs. M. Christensen and N. E. Pors, p. 378.

Finland—Messrs. E. Husso and H. Lindroos, pp. 379-381.

France—Mr. H. E. Barrault, p. 381.

Germany—Messrs. E. Scherling and H. Kaufmann, pp. 382-384.

Sweden—Mr. K. G. Rosling, pp. 384-385.

Switzerland—Mr. W. Meyer, pp. 385-386.

United States of America—Dr. J. T. Tuohy, p. 386.

PRESENTATIONS—

To President of Congress, p. 36.

To Vice-President, p. 36.

To Opener of Exhibition, p. 15.

PRODUCTIVE SOCIETIES—Returns of Trade, pp. 598-616.

REPORT OF THE CENTRAL BOARD (including Summarised Report of Women's Co-operative Guild). Subjects and Appendices, pp. 44-178.

1. Societies Registered under the Industrial and Provident Societies Act, 1893, p. 44.
2. General Progress of the Movement, p. 45. Appendix I., p. 117.
3. Wholesale Societies, p. 46.
4. Distributive Co-operative Societies, p. 46.
5. Societies Carrying on Production, p. 46.
6. Co-operative Farming, p. 49. Appendix II., p. 120.
7. Agricultural Supply and Distribution, p. 49.
8. Small Holdings and Allotments, p. 50.
9. Co-operative Housing, p. 52. Appendix III., p. 123.
10. Co-operative Insurance, p. 53.
11. The Co-operative Journals, p. 54.
12. Societies Registered in 1908, p. 55. Appendix IV., p. 124.
13. Societies Dissolved or Amalgamated in 1908, p. 56. Appendix V., p. 136.
14. Membership of the Union, p. 57.
15. The United Board, p. 59.
16. The Office Committee, p. 59.
17. Committees of the Union, p. 59.
18. Committee on Education, pp. 60-75. Appendix VI. and VII., pp. 140-143.
19. The Joint Propaganda Committee, p. 76.
20. The Joint Parliamentary Committee, p. 77.
21. Exhibitions Committee, p. 82.
22. Joint Committee of Trade-unionists and Co-operators, pp. 83-87.

23. Co-operative Defence Committee, p. 87.
 24. Committee on Credit Trading, pp. 88-91.
 25. Honorary Members, p. 91.
 26. Deceased Members of the Board, p. 92.
 27. Vacancies on the Board, p. 92.
 28. Reports of the Sections, pp. 92-96.
 29. Receipts and Expenditure, p. 96.
 30. Subscriptions, p. 98.
 31. Invested Funds, p. 98.
 32. Holyoake Memorial (Central Premises Fund), p. 98.
 33. Publications, p. 99.
 34. Co-operative Insurance, pp. 100-103.
 35. The Minimum Wage, p. 103.
 36. Overlapping and Amalgamation, pp. 104, 105.
 37. Congress Expenses, p. 105. Appendix VIII., p. 144.
 38. Garden Suburbs and Villages, p. 106.
 39. Income Tax on Loan Interest, p. 107. Appendix IX., p. 145.
 40. Share Withdrawals, p. 108. Appendix X., p. 149.
 41. Control of Servants by Committees, p. 108. Appendix XI., p. 150.
 42. Garnishee Summons, p. 108. Appendix XII., p. 152.
 43. The Children Act, p. 109. Appendix XIII., p. 155.
 44. The Pharmacy Act, p. 109. Appendix XIV., p. 160.
 45. The Scholarships at Oriel College, p. 110.
 46. The Blandford Memorial, p. 110.
 47. Foreign Congresses, p. 111.
 48. The Trades Union Congress, p. 111. Appendix XV., p. 162.
 49. The National Union of Teachers, p. 111. Appendix XVI., p. 163.
 50. The Women's Guilds, p. 111. Appendix XVII., p. 164.
 51. The International Co-operative Alliance, p. 112. Appendix XVIII., p. 178.
 52. The Canadian Cattle Association, p. 112.
 53. The Agricultural Organisation Society, p. 112.
 54. The Hodgson Pratt Memorial Fund, p. 113.
 55. Deceased Co-operators, pp. 113-114.
- Discussion on the Report, pp. 365-377 ; 383-414.
- Co-operative Farming, p. 365—W. Archer, W. R. Rae.
- Membership of the Union, p. 365—W. R. Rae.
- Committee on Education, p. 365—W. R. Rae.
- Training of Co-operative Employés, pp. 365-368. See Resolution, p. 491—J. Kidd, W. R. Rae, R. J. Wilson (2), A. Mansbridge, J. Green, J. Sullivan, E. O. Greening, J. Sharples, J. Hallsworth, T. Dixon, J. Davison, W. G. McGuffin, F. H. Bruff, J. Baguley, W. H. Savage, J. Pryor, J. Shepherd.
- Circles for Young People, p. 371. See Resolution, p. 491—Miss J. P. Madams, J. Elliott, W. Hogg, W. R. Rae.
- The Co-operative Secretary, p. 372—A. Varley, W. R. Rae.

- Our Story, p. 373—U. Swift, W. R. Rae.
- Working Men Co-operators, p. 373—I. Lees, W. R. Rae.
- Songs for Co-operators, p. 373—G. Goodenough W. R. Rae.
- Lantern Slides, p. 374—R. Ledger, W. R. Rae, E. Heap, E. Jackson.
- Industrial and Provident Societies Act, p. 374—W. R. Rae.
- Embargo on Canadian Cattle, p. 374. See Resolution, p. 491—W. Allan (2), W. Clarke, Sir H. G. Bellew, F. Maddison, A. J. Brown, A. Stott, W. R. Rae, J. E. Kilburn, G. Crowther, J. Wilson, L. A. Bryan, J. Shillito.
- Income Tax and Stamp Duties, p. 388—J. Sharples, W. Bentley, W. R. Rae, J. Pryor.
- Truck Acts and Selection of Employés, p. 389—J. Jarman, J. W. Mackay, J. N. Kerr, D. Flemming.
- Proportional Representation, p. 390. See Resolution, p. 492—S. Butler, A. Williams, J. King, W. R. Rae, G. M. Kingscott, J. Shepherd, A. Martyn, T. Killon, S. Butler.
- Butchers' Boycott at Glasgow, pp. 392, 456. See Resolution, p. 492—W. R. Rae, P. Glasse, H. J. A. Wilkins, E. O. Greening, E. F. Adams.
- Report of Joint Committee of Trade-unionists and Co-operators, p. 394—W. Hogg, G. J. Wilkinson, J. C. Gray, W. Clarke, W. R. Rae.
- Report of the Committee on Credit Trading, p. 394—S. Redfern, J. King, W. R. Rae, J. Welsh, W. Haigh, Mrs. Gasson, S. Hore.
- Honorary Members, p. 395. See Resolution, p. 492—W. R. Rae.
- Reports of the Sections, p. 396—W. R. Rae.
- Receipts and Expenditure, p. 396—W. R. Rae, J. King, E. Procter, A. W. Golightly, J. N. Kerr, J. Green, J. C. Gray.
- The Minimum Wage, pp. 397-402. See Resolution, p. 492—A. W. Golightly (2), F. Goodwin, T. G. Arnold, F. Lockyear, J. Hallsworth, T. Simmons, W. Millerchip, R. S. Pearce, W. Lander, R. Bell, J. H. Jones, W. R. Rae.
- Overlapping and Amalgamation, pp. 403-405. See Resolution, p. 493—E. Booth, H. Clark, W. R. Rae, J. C. Gray, H. G. Baldock, J. Mansfield, J. King, J. Pringle.
- Congress Expenses, p. 405. See Resolution, p. 494—J. C. Gray, W. R. Rae, J. Millington, S. Hall.
- Garden Suburbs and Villages, pp. 406-408. See Resolution, p. 495—W. T. Charter, J. Johnston, G. W. Scafe, H. R. Aldridge, W. R. Rae.
- Garnishee Summons, p. 408—A. Mallace, J. C. Gray.
- Women's Guild, p. 408—Mrs. M. J. Bury.
- International Co-operative Alliance, pp. 409-411. See Resolution, p. 495—W. Maxwell, W. Clarke, W. R. Rae.
- International Peace, pp. 411-413. See Resolution, p. 496—W. R. Rae, F. Maddison, R. Stewart, E. F. Adams, E. O. Greening.
- Hodgson Pratt Memorial, p. 413—J. C. Gray.
- Obituary, p. 414—H. R. Aldridge, W. R. Rae.

REPORTS OF SECTIONS AND DISTRICT ASSOCIATIONS—

1. Ireland—pp. 179-181.

Report of the Irish Conference Association, p. 180.

2. Midland Section, pp. 182-204.

Sectional Board, pp. 182-186.

District Associations—Northampton and Earls Barton, p. 186; Kettering and Wellingboro', p. 188; Leicester, p. 190; Coventry, p. 191; Birmingham, p. 193; Stafford, p. 195; Derby, p. 196; Nottingham, p. 198; Lincoln, p. 200.

3. Northern Section, pp. 205-223.

Sectional Board, pp. 205-212.

District Associations—North Northumberland, p. 212; South Northumberland, p. 213; Cumberland and Westmorland, p. 214; West Durham and South Northumberland, p. 215; East Durham, p. 216; South Durham, p. 217; South Durham and North Riding of Yorkshire, p. 219.

4. North-Western Section, pp. 224-262.

Sectional Board, pp. 224-233.

District Associations—Airedale, p. 234; Bolton, p. 235; Calderdale, p. 237; Cheshire and North Wales, p. 238; Dewsbury, p. 240; East Yorkshire, p. 241; Huddersfield, p. 243; Macclesfield, Crewe and District, p. 245; Manchester, p. 247; North-East Lancashire, p. 249; North Lancashire, p. 250; North Lonsdale, p. 251; Oldham, p. 253; Rochdale, p. 255; Rossendale, p. 257; South Yorkshire, p. 258.

5. Scottish Section, pp. 263-313.

Sectional Board, pp. 263-272.

District Associations—Ayrshire, p. 276; Border Counties, p. 279; Central, p. 282; East of Scotland, p. 285; Falkirk, p. 291; Fife and Kinross, p. 294; Forfarshire, Perthshire, and Aberdeenshire, p. 297; Glasgow and Suburbs, p. 302; Renfrewshire, p. 308; Stirling, West of Fife, and Clackmannan, p. 311.

6. Southern Section, pp. 314-336.

Sectional Board, pp. 314-318.

District Associations—North Metropolitan, p. 318; South Metropolitan, p. 319; East Metropolitan, p. 320; Surrey, p. 321; Bucks, p. 323; Sheerness, p. 324; Lewes, p. 326; Wilton, p. 327; Oxford, p. 328; Cambridge, p. 329; Bedford, p. 330; Norwich, p. 331; Colchester, p. 333.

7. South-Western Section, pp. 337-351.

Sectional Board, pp. 337-340.

District Associations—Bristol and Somerset, p. 341; Devon, p. 344; Cornwall, p. 348.

8. Western Section, pp. 352-364.

Sectional Board, pp. 352-356.

District Associations—West Wales, p. 356; Gloucester and Hereford, with part of Worcester, p. 358; Brecon Mon. and East Glamorgan, p. 361; Mid-Glamorgan, p. 363.

REPORTS OF SECTIONAL EDUCATIONAL COMMITTEES' ASSOCIATIONS—

Midland, p. 202; Northern, p. 221; North-Western, p. 260; Scottish, p. 273-275; Southern, p. 335-336; South-Western, p. 350-351.

RESOLUTIONS OF CONGRESS, pp. 491-496.

STANDING ORDERS, p. 37. J. C. Gray.

SUNDAY SERVICES, pp. 477-479.

Speakers—J. English, C. Fenwick, M.P.

TELLERS, p. 41—F. Rankin, W. Neasham, S. Fairbrother, A. Purdie, G. L. Banks, H. Westbury, and J. R. Davies. See Resolution, p. 491.

THANKS, VOTES OF—

General, p. 471—T. E. Moorhouse, W. H. Watkins.

Special—To the President and Vice-President, p. 471—T. Killon, A. Williams.

Reply, 472—W. R. Rae, T. W. Allen.

To the Secretaries, p. 473—J. Sharples.

WOMEN'S GUILDS—

I. England and Wales—Summary of Report, pp. 164-171.

II. Scotland—Summary of Report, pp. 172-176.

III. Ireland—pp. 176, 177.



List of Delegates and Representatives Present at the Congress.

(1) Representatives of other Countries.

AMERICA.—Dr. J. T. Tuohy.

DENMARK.—Co-operative Wholesale Union : Messrs. M. Christensen and N. E. Pors.

FINLAND.—Co-operative Union : Messrs. E. Husso and H. Lindroos.

FRANCE.—Union of Distributive Co-operative Societies : H. E. Barrault.

GERMANY.—German Co-operative Wholesale Society : Herr E. Scherling and Herr H. Bästlein.
Union of German Distributive Societies : Herr E. Kaufmann.

SWEDEN.—Co-operative Union of Sweden : K. G. Rosling.

SWITZERLAND.—Swiss Union of Distributive Societies : U. Meyer.

(2) Representatives from other Bodies, &c.

INTERNATIONAL CO-OPERATIVE ALLIANCE (London).—Messrs. W. Maxwell and A. Williams.

TRADES UNION CONGRESS.—Mr. G. Simpson (Nottingham).

NATIONAL UNION OF TEACHERS.—Messrs. A. W. Dakers, B.A. (Newcastle-on-Tyne), and F. W. Goldstone (Sheffield).

LABOUR DEPARTMENT, BOARD OF TRADE.—Mr. J. J. Dent.

(3) Members of the Central Board, other than those delegated by Societies.

MIDLAND SECTION.—Messrs. D. Bailey (Birmingham), G. Bastard (Leicester), J. Butcher (Rugby), S. Butler (Long Eaton), W. J. Douse (Nottingham), J. Langley (Kettering), W. Millerchip (Walsall), F. Rankin (Derby), S. Redfern (Burton-on-Trent), C. A. W. Saxton (Worcester), and E. L. Griffiths (Hon. Member).

NORTHERN SECTION.—Messrs. J. Davison (Bedlington), S. Galbraith (Durham), J. Murdoch (Workington), W. R. Rae (Sunderland), W. Scott (Blaydon), J. Smith (Middlesbrough), T. Thompson (North Shields), H. R. Bailey (Newcastle), Hon. Member; W. Crooks (Blaydon), Hon. Member; T. Rule (Gateshead), Hon. Member; and W. Clayton (Secretary).

NORTH-WESTERN SECTION.—Messrs. E. Booth (Wooldale), W. Dewhurst (Colne), J. Dickinson (Dalton-in-Furness), W. E. Dudley (Runcorn), S. Fairbrother (Bolton), S. R. Foster (Bingley), G. Goodenough (Castleford), J. Greenwood (Hebden Bridge), W. Gregory (Preston), J. Johnston (Manchester), J. E. Kilburn (Dewsbury), J. Lowe (Crewe), T. Redearn (Heckmondwike), J. Shepherd (Rawtenstall), H. Stuttard (Oldham), G. Wheelhouse (Barnsley), B. Woolfenden (Rochdale), and T. Horrocks (Secretary).

SCOTTISH SECTION.—Messrs. James Allan (Glasgow), J. Deans (Glasgow), J. Lochhead (Edinburgh), D. Mc.Culloch (Glasgow), M. Neil (Kilbarchan), J. Patterson (Burntisland), A. Purdie (Edinburgh), G. D. Taylor (Edinburgh), and G. Wilson (Bannockburn).

SOUTHERN SECTION.—Messrs. W. T. Charter (Cambridge), M. H. Clear (Sheerness), Mrs. M. A. Gasson (Acton), A. W. Golightly (Leyton), R. Rowsell (Reading), B. Williams (Letchworth), and H. J. May (Secretary).

SOUTH-WESTERN SECTION.—Messrs. A. Bullock (Bedminster), W. J. Gilbert (Plymouth), R. R. Prynne (Darite), W. H. Watkins (Saltash), and H. Westbury (Bridgwater).

WESTERN SECTION.—Messrs. G. Beadon (Cardiff), W. H. Bryant (Blaenavon), J. R. Davies (Cwmwrla), E. Jones (Aberaman), and E. R. Wood (Ton).

GENERAL SECRETARY.—J. C. Gray.

ASSISTANT SECRETARY.—A. Whitehead.

OFFICIAL REPORTER.—H. Pitman.

(4) Delegates from Societies and Conference Associations.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
1 Aberdare	Prótheroe, G. R.	Abbott, J. 14
2 Aberdeen Northern	Adam, J.	Absalom, C. 127
" "	Keir, J.	Ackland, F. 525
" "	Palmer, D.	Adam, J. 2
3 Abersychan British and Talywain	Blackmore, W.	Adams, E. F. 242
" "	Hodge, W. S.	Adams, F. M. 351
4 Acerington and Church	Brownbill, G.	Adams, T. 122
" "	Clegg, E.	Adams T. 237
" "	Townsend, A. T.	Adams, Mrs. T. 425
5 Addlestone	Brown, A. J.	Ainley, A. 208
6 Adlington	Brown, J. W.	Ainley, Mrs. A. 312
" "	Pennington, J.	Ainsworth, E. 302
7 Airedale Worsted Manufacturing	Brearley, A.	Ainsworth, Mrs. E. 302
8 Alcester	Chatterley, A. J.	Airey, R. G. 296
" "	Mander, H. C.	Alcock, G. W. 286
9 " Needlemakers	Davis, B. W.	Alcock, W. 42
10 Alloa	Fraser, J.	Aldridge, H. R. 196
" "	Miller, R.	Algar, T. 246
" "	Rae, W.	Allan, R. 387
11 Alltwen and Pontardawe	Bodycombe, R.	Allan, W. 383
" "	Thomas, E.	Allen, J. 97
12 Amble	Foreman, E.	Allen, T. W. 58
" "	Moody, T.	Allinson, J. 20
" "	Renwick, W.	Allinson, Mrs. J. E. 303
" "	Rutherford, R.	Alston, R. 292
13 Andrews Watch Manufacturing	Andrews, W.	Ambler, W. B. 395
14 Annesley Woodhouse	Abbott, J.	Anderson, A. 475
15 Annfield Plain	Gair, R.	Anderson, J. 450
" "	Greenwell, G.	Anderson, R. 67
" "	Wilson, W.	Anderton, R. 378
16 Ashford	Banks, A. D. D.	Andrews, Mrs. A. 47
17 Ashington Equitable	Studdy, R.	Andrews, W. 13
18 " Industrial	Edwards, W.	Appleby, D. 483
" "	Ledgerwood, L.	Archer, Mrs. M. E. 250
" "	Magin, J.	Archer, W. 303
" "	Miles, J.	Archer, W. 428
" "	Strong, J.	Arkle, J. 212
" "	Wilkinson, W. F.	Armstrong, O. 203
" "	Youngs, Wm.	Armstrong, R. 60
19 Ashton-under-Lyne	Barratt, W. H.	Armstrong, W., jun. 428
" "	Thompson, J.	Arnold, F. 248
" "	Thornton, J. W.	Arnold, T. G. 479
20 Aspatria Industrial	Allinson, J.	Arthur, J. 383
" "	Hillary, T.	Arthur, Mrs. J. 341
" "	Martin, J.	Ashworth, G. 297
21 Avalon Boot and Shoe	Tebbutt, F.	Atherton, S. 361
22 Avonbank	Park, J.	Athey, J. J. 468
23 Aylesbury	Bentley H.	Atkinson, G. 225
" "	"	Atkinson, T. 94
" "	"	Atthey, J. 126
24 Backworth	Barrow, J. U.	Auld, J. W. 176
" "	Jennings, A. D.	Averay, E. 32
25 Bamfurlong	Higson, C.	Avison, D. 210
26 Banbury	Lickorish, W. H.	Axtell, W. 244
" "	Webb, J.	Ayling, A. E. 139
" "	Wilkinson, J. W.	Ayton, R. 123
27 Bangor	Edwards, W.	"
28 Bannockburn	Heron, J.	"
" "	MacFarlane, J.	Bacon, G. 267
29 Barkisland	Schofield, H.	Badley, J. 167
30 Barnsley	Chappell, A.	Baguley, J. 423
" "	Chappell, Mrs. A.	Bailey, J. 471
" "	Eddlestone, D.	Baker, J. P. 348
" "	Elliott, J.	Baldock, H. G. 176
" "	Gilleghan, M.	Baldwin, J. 64
" "	Haywood, E.	Baldwin, Mrs. J. 64

LIST OF DELEGATES.

XV.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
30 Barnsley	Irving, J.	Baldwin, Mrs. S. 473
"	Jones, S.	Bale, J. H. 248
"	Jones, Mrs. S.	Ball, H. 190
"	Matthews, N.	Ball, Mrs. H. 190
"	Penlington, R. N.	Bamforth, W. 297
"	Senior, J.	Banks, A. D. D. 16
"	Tune, E.	Banks, G. L. 426
"	Wheelhouse, Mrs. G.	Banks, T. 64
"	Wroe, A. J.	Banister, W. E. 409
"	Wroe, Mrs. A. J.	Bannister, R. 279
31 Barrhead	Caldwell, A.	Barber J. 279
"	Ferguson, W.	Barbour, H. A. 487
32 Barrow-in-Furness	Averay, E.	Bardsley, J. E. 265
"	Barrie, A.	Barker, W. 473
"	Lyon, W.	Barker, Mrs. W. 473
33 Barry and District	Sharpe, F. E.	Barlow, J. 101
34 Barwell	Geary, G.	Barlow, J. H. 357
"	Hincks, E.	Barlow, T. 168
35 Batley	Cairns, W.	Barnes, B. 205
"	Hamer, Mrs. F.	Barnes, J. 87
"	Hargreaves, S.	Barnes, J. 346
"	Scafe, G. W.	Barnes, J. 356
36 Bebside	Coulson, E.	Barnett, W. 294
37 Bedlington	Campbell, J.	Barnett, Mrs. W. 295
"	Charlton, T.	Barnfather, Mrs. M. 479
"	Lee, R.	Barraclough, H. 199
"	Matthews, J.	Barratt, W. H. 19
"	Mood, R.	Barren, R. 166
38 Beeston	Uttley, W.	Barrie, A. 32
39 Belfast	McGuffin, W. G.	Barrott, D. 337
"	Pitkethly, W. H.	Barrow, J. U. 24
"	Richardson, H.	Barton, W. 114
40 Bellshill and Mossend	McCourt, J.	Battersby, C. 159
"	Sullivan, J.	Batts, J. 70
41 Belsay	Firth, Mrs. R.	Baxter, R. 101
42 Beswick	Alcock, W.	Baxter, E. 303
"	Priestley, C.	Bayley, E. 159
43 Billington and Whalley	Dewhurst, J. W.	Bayley, T. F. 476
44 Bingley	Foster, Mrs. S. R.	Bayne, J. 118
"	Hartley, B. H.	Beal, J. W. 486
"	Hartley, W.	Beamand, F. H. 368
"	Hird, J.	Beard, T. 418
"	Holmes, D.	Beattie, T. 84
45 Birkenhead	Crowther, G.	Beck, J. 232
"	Reece, F.	Beddington, H. 98
"	Score, W. H.	Bedford, A. H. 71
"	Stott, A.	Bedford, G. 303
46 Birkenshaw	Broscombe, W.	Bedford, H. 453
"	West, W. E.	Bedford, T. 308
"	Woodhead, R. O.	Beenham, T. 170
47 Birmingham Industrial	Andrews, Mrs. A.	Bell, A. 123
"	James, H. W.	Bell, B. 377
"	James, Mrs. H. W.	Bell, F. 374
"	McDowall, J.	Bell, G. 443
"	Millington, J.	Bell, J. 443
"	Millington, Mrs. J.	Bell, J. E. 60
"	Osborne, W. W.	Bell, R. 61
"	Savage, W. H.	Bell, R., M.P. 119
"	Sherry, W.	Bellew, Sir H. G., Bt. 231
"	Swingler, C. W.	Bennet, J. B. 161
48 " Printers	Bruff, F. H.	Bennett, J. 64
49 Birstall	Oldroyd, C.	Bent, E. 262
"	Redfearn, P. G.	Bentley, Mrs. E. 351
"	Rothery, F.	Bentley, H. 23
50 Birtley District	Brown, J.	Bentley, W. 62
"	Curry, C. W.	Bentley, Mrs. W. 62
"	Davis, T.	Bethell, E. 479
"	English, J.	Bewick, W. 127
"	Hepple, G.	Bexon, J. 231
"	Johnson, W.	Bickle, C. H. S. 330

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
50 Birtley District	Laird, J.	Biggs, H. 164
"	Makepeace, L. G.	Bignall, J. E. 279
"	Smith, W.	Binus, E. 303
51 Bishop Auckland	Brown, A.	Binnis, J. 253
"	Clough, L.	Black, J. 514
"	Elliott, J.	Black, W. 94
"	Elliott, J. W.	Blackburn, B. 198
"	Hindmarch, J.	Blackledge, Mrs. F. 140
"	Mansfield, J.	Blackmore, W. 3
"	Parkin, R.	Blades, Rev. J. 212
52 Blackburn—Daisyfield	Cook, W. T.	Blair, W. M. 347
"	Haresnape, R.	Blakeborough, S. 76
"	Walton, B.	Blythe, W. A. 71
53 " Grimshaw Park	Haworth, J.	Bodicoat, J. 264
"	Haydock, G. B.	Bodycombe, R. 11
54 " Industrial	Sharples, J.	Bolt, T. 377
"	Simpson, J.	Bone, A. 237
55 Blackpool	Haworth, E.	Bonsall, A. 370
"	Pickering, R.	Booth, D. 247
"	Potts, E.	Booth, G. 194
"	Stopford, J. P.*	Booth, W. 251
56 " Union Printers	Maddison, F.	Booth, W. 390
57 Blaenavon	Cowles, A.	Boulton, F. W. 268
"	Godfrey, S.	Bourne, H. 395
"	Lewis, J.	Bourne, J. 128
"	Phillips, W. K.	Bower, J. 303
58 Blaina	Allen, T. W.	Box, S. 483
"	Davies, D.	Boyes, W. 246
"	Davies, J. P.	Boynton, A. J. 246
"	Flowers, J. E.	Bradbury, J. A. 348
"	Pembro, T. R.	Bradshaw, F. 156
"	Rhyddarch, J.	Bradshaw, W. 189
"	Richards, L. W.	Brady, W. 358
"	Richards, R.	Braithwaite, H. 314
59 Blantyre	McPhail, M.	Brearley, A. 7
60 Blaydon-on-Tyne	Armstrong, R.	Briggs, G. 496
"	Bell, J. E.	Briggs, I. 253
"	Dargue, G.	Briggs, N. 357
"	Foster, J. R.	Broadhead, B. 213
"	Havis, J.	Brodrick, T. 122
"	Jude, W. S.	Brook, A. 69
"	Newton, J. R.	Brooke, H. L. 343
"	Ridley, J.	Brooks, G. W. 79
"	Shaw, W.	Brooksbank, S. 142
"	Spoons, J.	Broscombe, W. 46
"	Stonehouse, W. H.	Brown, A. 51
"	Whitfield, J.	Brown, A. 136
61 Boldon Collieries	Bell, R.	Brown, A. J. 5
"	Franks, A. J.	Brown, C. H. 233
"	Young, J.	Brown, C. W. 108
62 Bolton	Bentley, W.	Brown, G. 471
"	Bentley, Mrs. W.	Brown, J. 50
"	Covell, N.	Brown, J. 512
"	Covell, Mrs. N.	Brown, J. W. 6
"	Fairbrother, Mrs. S.	Brown, W. 401
"	Grindrod, J. M.	Brownbill, G. 4
"	Hamer, J. T.	Bruce, A. 127
"	Hamer, Mrs. J. T.	Bruce, G. 341
"	Hilton, W. A.	Bruff, F. H. 48
"	Lawson, J. W.	Bryan, Capt. L. A. 230
"	Nuttall, J.	Buckley, W. 395
"	Nuttall, Mrs. J.	Budgett, E. H. 362
"	Openshaw, T.	Bull, E. J. 479
"	Openshaw, Mrs. T.	Bull, Mrs. E. J. 479
"	Sutton, H.	Bunting, J. 228
"	Sutton, Mrs. H.	Burnley, W. T. 258
"	Tunstall, J.	Burns, C. 465
"	Tunstall, Mrs. J.	Burns, W. 419
"	Walkden, J. T.	Burr, W. T. G. 93
"	Walkden, Mrs. J. T.	Bury, Mrs. M. J. 140

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
63 Bradford Cabinetmakers	Wilson, J.	Butler, Mrs. S. 291
64 Bradford, City of	Baldwin, J.	
"	Baldwin, Mrs. J.	Cairns, W. 35
"	Banks, T.	Caldwell, A. 31
"	Bennett, J.	Calvert, A. 180
"	Crabtree, Miss E.	Calvert, S. 233
"	Denman, F.	Campbell, J. 87
"	Duckworth, T R.	Campbell, J. 101
"	Firth, Mrs. S.	Cannell, M. 303
"	Guy, J.	Carr, J. 465
"	Hey, J.	Carr, M. 123
"	Hodgson, H.	Carrick, J. 115
"	Holmes, I.	Carruthers, W. 481
"	Jagger, A.	Carter, G. 428
"	Morrell, J.	Carter, H. A. 72
"	Norris, A.	Cashman, J. T. 403
"	Roberts, Rev. R.	Cawthorne, Mrs. E. 425
"	Scurrah, A. H.	Chalmers, T. 462
"	Scurrah, Mrs. A. H.	Chamberlain, E. C. 196
"	Senior, J.	Chambers, C. B. 349
"	Sewell, H.	Chambers, Mrs. C. T. 428
"	Wilson, Mrs. A.	Chandler, W. R. 851
65 Braintree and West Essex	Tyler, A. W.	Chandler, Mrs. W. R. 851
66 Brandon and Byshottles	Condron, T.	Chapelow, J. H. 188
"	Whitfield, G. J.	Chapman, E. J. 447
67 Bridgwater	Anderson, R.	Chapman, J. 238
68 Bridge End—Todmorden	Swain, W.	Chapman, Mrs. M. 320
69 Brighouse	Brook, A.	Chappell, A. 30
"	Ibbetson, C. H.	Chappell, Mrs. A. 30
"	Rukin, E. E.	Charlton, T. 37
"	Sutcliffe, F.	Chater, W. 330
70 Brighton	Batts, J.	Chatterley, A. J. 8
"	Hulse, W.	Chicken, R. 810
"	Hulse, Mrs. W.	Chippesson, F. A. 122
71 Brightside and Carbrook	Bedford, A. H.	Clark, E. J. 90
"	Blythe, W. A.	Clark, H. 491
"	Couldwell, E.	Clarke, A. 253
"	Dent, J.	Clarke, Mrs. A. 253
"	Dimberline, J.	Clarke, F. 492
"	Dimberline, Mrs. J.	Clarke, J. 369
"	Firth, F.	Clarke, W. 289
"	Hawkins, J.	Clarke, W. 480
"	Hawkins, Mrs. J.	Clay, J. 489
"	Knights, W.	Clay, W. 253
"	Knights, Mrs W.	Clay, Mrs. W. 253
"	Senior, H.	Clegg, E. 4
"	Senior, Mrs. H.	Clegg, S. 414
"	Stokes, F.	Cliff, R. 252
72 Bristol	Carter, H. A.	Cliff, A. S. 951
"	Marks, J.	Clifton, T. W. 483
"	Petherick, W. J.	Clough, L. 51
"	Whitehead, S.	Coates, I. 877
73 Bromley	Neale, A. W.	Coates, J. G. 425
"	Wade, G. J.	Coates, S. 453
74 Bromsgrove Nail Forgers	Powell, J.	Cocker, S. R. 147
75 Broomhill	Duff, W.	Coe, A. 145
"	Hedley, J.	Colbert, Mrs. S. J. 202
76 Burnley	Blakeborough, S.	Cole, J. W. 174
"	Dewhirst, G.	Coley, P. 122
"	Farrer, A.	Collett, A. 125
"	Heap, E.	Compton, W. 124
"	Heap, J.	Condron, T. 66
"	Thompson, L.	Connor, J. E. 331
"	Tout, W. J.	Cook, W. T. 52
"	Towers, J.	Cooper, J. R. 219
77 Burnley Self-Help	Gray, J. C.	Cope, H. 228
78 Burry Port	Eager, J.	Cosier, T. 375
79 Burslem	Brooks, G. W.	Couldwell, E. 71
"	Hackney, S.	Coulson, E. 36
80 Burton-on-Trent	Turner, A. H.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
81 Bury	Hazlitt, A. E.	Covell, N. 62
"	Kirkman, Mrs. D.	Covell, Mrs. N. 62
"	Mitchell, W.	Coward, G. 430
82 Calderdale Clog Sundries	Ellis, J. W.	Cowen, W. 197
88 Cainscross and Ebley	Miles, T.	Cowles, A. 57
"	Warner, E. T.	Cowling, H. J. 325
84 Cambois	Beattie, T.	Cowling, J. 325
85 Cambridge	Crown, D.	Cox, F. 165
"	Dennis, A. J.	Crabtree, Miss E. 64
86 Cardiff	James, J. F.	Craig, J. 153
"	Williams, W.	Craig, J. 320
87 Carlisle	Barnes, J.	Craven, J. 208
"	Eggleston, W.	Crawford, W. 513
"	Graham, Mrs. I.	Cresswell, T. 298
"	Graham, I.	Cropper, J. H. 375
"	Leighton, R.	Cross, G. H. 149
"	Little, W.	Crossley, J. 225
"	Morley, T.	Crown, D. 85
"	Pattinson, W.	Crowther, G. 45
88 Castleford Industrial	Hirst, R.	Cunningham, W. 200
"	Howard, A.	Curry, C. W. 50
"	Kilburn, S.	Dalrymple, W. J. 316
89 Cathcart	Elliot, A.	Dalton, J. D. 321
90 Chatham	Clark, E. J.	Daniels, A. 403
"	Flemming, D.	Daniels, H. 239
91 Chesham	Sear, W. J.	Daniels, J. 250
92 Chester	Dean, A. J.	Danson, J. 159
"	Hibbert, C.	Dargue, G. 60
93 Chesterfield	Burr, W. T. G.	Davies, D. 58
"	Notley, W.	Davies, E. 442
94 Chester-le-Street	Shelbourne, H.	Davies, E. 453
"	Atkinson, T.	Davies, J. P. 58
"	Black, W.	Davies, J. T. 271
"	Gibson, T.	Davis, B. W. 9
"	Hepworth, W.	Davis, T. 50
95 Choppington	Ireland, R.	Davison, H. 176
96 Chorley	Dodds, J.	Davison, J. W. 320
"	Duxbury, W.	Dawson, J. 208
"	Sandham, E.	Dawson, R. 225
"	Sharples, J. T.	Dawson, R. 856
97 Churchtown	Allen, J.	Dawson, T. 148
"	Houldsworth, R.	Dawson, W. L. 172
98 Cinderford	Beddington, H.	Day, Mrs. M. E. 425
"	Perkins, M.	Daykin, J. 532
99 Cinderhill	Fisher, S.	Dean, A. J. 92
"	White, G.	Dean, H. 114
100 Clayton-le-Moor	Parker, J. C.	Deans, A. 122
"	Sharples, A.	Denman, F. 64
"	Simmons, T.	Dennis, A. J. 85
101 Cleator Moor	Barlow, J.	Dent, J. 71
"	Baxter, R.	Derbyshire, E. 128
"	Campbell, J.	Dewar, J. 518
"	Mackay, J. W.	Dewhurst, F. 192
"	Shylan, J.	Dewhurst, G. 76
"	Vodden, W.	Dewhurst, J. W. 43
102 Cleckheaton	Elliott, J.	Dewsbury, C. W. 457
"	Riley, J.	Dickinson, H. A. 332
"	Smith, A.	Dickinson, J. W. 303
"	Sutcliffe, H.	Dimberline, J. 71
"	Wilcock, R.	Dimberline, Mrs. J. 71
103 Clive Industrial	Lawther, J. W.	Dix, G. 457
"	Lilley, R.	Dixon, J. 429
104 Clown	Slater, J. J.	Dixon, T. 474
105	Sykes, B. A.	Dodd, D. 465
106 Clydebank	McPherson, J.	Dodds, J. 95
"	Montgomery, W.	Dodds, J. 320
107 Coatbridge	Howat, H.	Dodds, J. 339
"	Lawrie, W.	Dodds, J. F. 486

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
107 Coatbridge	Tait, W.	Dodds, Mrs. J. F. 486
108 Coalville	Brown, C. W.	Dodds, G. W. 486
"	Swain, G.	Dodds, Mrs. G. W. 486
109 Codnor Park and Ironville	Hardy, W.	Dolling, H. 477
"	Towell, W.	Donald, G. 511
110 Codnor Park and Selston Baking	Hays, F.	Douglas, D. 384
111 Colchester and East Essex	Girling, W.	Dover, J. T. 412
"	Hamm, G. F.	Drummond, S. L. 198
"	Holmes, Mrs. M. A.	Drylie, J. 152
"	Salmon, W. J.	Duckworth, C. W. 150
112 Colne and District	Newhouse, C.	Duckworth, T. R. 64
"	Slinger, S.	Duff, W. 75
"	Sugden, J.	Duffield M. 502
113 Compstall	Wilkinson, G. J.	Duncan, J. 176
114 Congleton	Barton, W.	Dutton, F. 216
"	Dean, H.	Duxbury, W. 96
"	Holden, J.	Dyer, W. C. 875
"	Martin, A.	
115 Consett	Carrick, J.	Eager, J. 78, 530
"	Egglesstone, G. T.	Easton, M. 329
"	Robinson, W.	Eccles R. W. 140
116 Co-operative Insurance	Hepworth, B.	Eddison, S. 308
"	Howitt, J. C.	Eddlestone, D. 90
"	Kershaw, J.	Edge, J. R. 460
"	Odgers, J.	Edwards W. 18
"	Wood, T.	Edwards, W. 27
117 Co-operative Laundries (Newcastle)	Young, T. M.	Egan, P. J. 224
118 Co-operative News (Manchester)	Bayne, J.	Eggleston J. 370
"	Elliott, J.	Eggleston, Mrs. J. 370
"	Hewitt, A.	Eggleston, W. 87
"	Lloyd, J.	Egglestone, G. T. 115
119 Co-operative Printing (Manchester)	Bell, R., M.P.	Elliott, A. 89
"	Pringle, J.	Elliott, J. 30, 118
"	Taylor, A.	Elliott, J. 51
120 Co-operative Productive Federation (Leicester)	Halstead, R.	Elliott, J. 102
121 Co-operative Sundries (Droylsden)	Smith, J. R.	Elliott, J. W. 51
122 Co-operative Wholesale	Adams, T.	Elliott, J. W. 322
"	Brodrick T.	Ellis, A. W. 351
"	Ciappessoni, F. A.	Ellis, F. 506
"	Coley, P.	Ellis, J. W. 82
"	Deans, A.	Elsey, H. 122
"	Elsey, H.	Embleton, J. 176
"	Goodey, J. F.	Emery, G. R. 323
"	Graham, W. D.	Emmott, F. A. 233
"	Grindrod, E.	English, J. 50
"	Hayhurst, G.	English, J. 386
"	Hemingway, W.	Eskins, W. R. 278
"	Hind, T.	Evans, D. 445
"	Holt, R.	Evans, H. 400
"	Killon, T.	Evans, J. 528
"	Lander, W.	
"	Marshall, C.	Fairbrother, J. 291
"	Moorhouse, T. E.	Fairbrother, Mrs. S. 62
"	Mort, I.	Fallas, A. 221
"	Shillito, J.	Falshaw, W. 203
"	Shotton, T.	Farrer, A. 76
"	Threadgill, A. E.	Faulkner, A. R. 219
"	Warwick, J.	Fawcett, J. W. 258
"	Wilkins, H. J. A.	Fawley, J. 418
"	Woodhouse, G.	Fearnhead, J. 222
123 Cornforth and Coxhoe	Ayton, R.	Featonby, P. 317
"	Bell, A.	Felton, R. 474
"	Carr, M.	Ferguson, G. 179
"	Harrison, G.	Ferguson, G. 301
124 Coventry Perseverance	Compton, W.	Ferguson, W. 81
"	Jarrams, G.	Fibbens, D. W. 340
"	Jones, W.	Firth, F. 71
"	Lines, T.	Firth, Mrs. R. 41
"	Marston, W.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
124 Coventry Perseverance	Stynes, R.	Firth, Mrs. S. 64
125 " Watch Manufacturing	Collett, A.	Fisher, S. 99
126 Coxlodge and Fawdon	Atthey, J.	Fishwick, A. 414
"	Phillips, R.	Fishwick, Mrs. A. 414
127 Cramlington	Absalom C.	Fitton, H. 804
"	Bewick, W.	Fitton, Mrs. H. 804
"	Bruce, A.	Flanagan, Mrs. J. .. 210
"	Fryer, G.	Fleetham, M. 481
"	Gray, W.	Flemming, D. 90
"	Sankey, J. M.	Fletcher, A. A. 472
"	Urwin, T.	Flocks, A. 426
"	Varty, T.	Flowers, J. E. 58
128 Crewe Friendly	Bourne, J.	Foot, W. 288
"	Derbyshire, E.	Forbes, A. 342
"	Jones, W, sen.	Foreman, E. 12
129 Crofthead	Sommerville, P.	Foster, J. R. 60
130 Crook	White, J.	Foster, Mrs. S. R. 44
"	Young, R.	Foulds, A. J. 237
131 Crosland Moor	Pogson, T. E.	Fox, Mrs. G. 351
132 Cwmbach	Longman, J.	Franey, P. 318
"	Wigley, J.	Frankling, F. J. 355
"	Williams, J.	Franks, A. J. 61
133 Cwmllnyfell	Jones, T. W.	Fraser, J. 10
134 Cwmtillery	Gwilym, J.	Fraser, T. 466
"	Sollway, W.	French, W. T. 394
"		Fretwell, A. 395
135 Dalton-in-Furness	Lewney, W.	Fryer, G. 127
136 Dalziel	Brown, A.	
"	Reid, W. S.	Gair R. 15
137 Darite	Mansbridge, A.	Gardner, A. 399
138 Darlington	Chapelow, J. H.	Gardner, J. 429
"	Drummond, S. L.	Garratt, J. 359
"	Hall, J.	Garrett, J. 381
"	Johnson, W.	Gartside, H. 309
"	Moses, W.	Gawkroder, E. 199
139 Dartford	Ayling, A. E.	Gawkroder Mrs. E. 199
140 Darwen Industrial	Bury, Mrs. M. J.	Geary, G. 34
"	Blackledge, Mrs. F.	Gee, E. 225
"	Eccles, R. W.	Gee, W. 438
"	Marsden, T. E.	Gibson, T. 94
"	Tomlinson, Mrs. A.	Gilbert, W. 372
"	Watson, R.	Gilligan, M. 30
"	Whittaker, G.	Gilling, Mrs. S. A. 190
141 Delabole	Pearce, R.	Girling, W. 111
142 Denholme	Brooksbank, S.	Glasse, P. 383
143 Derby	Gudgeon, F.	Godfrey, G. 204
"	Hudson, J.	Godfrey, S. 57
"	Payne W.	Godkin, T. 490
"	Smith, H. T.	Godkin, Mrs. T. 370
"	Unsworth, T.	Goode, S. B. 281
"	Walker, A. E.	Goodfellow, M. 169
144 Derwent Flour Mill	Milner, T. J.	Goodwin, F. 190
145 Desborough	Coe, A.	Goodey, J. F. 122
"	Marlow, J.	Gordon, G. W. 348
"	Panter, A.	Gordon, J. D. 232
146 " Boot and Shoe	Hawes, J. H.	Graham, E. J. 320
147 Dewsbury District Laundry	Cocker, S. R.	Graham, I. 87
148 Dewsbury	Dawson, T.	Graham, Mrs. J. 87
"	Howe, F. B.	Graham, W. D. 122
"	Howe, Mrs. F. B.	Graing-r, W. 252
"	Knight, J.	Gration, J. C. 253
"	Lightowler, J.	Gray, J. C. 77, 297
"	Lightowler, Mrs. J.	Gray, W. 127
"	Radforth, H.	Gray, W. 466
"	Rhodes, M. S.	Green, J. 315
"	Thompson, J.	Green, J. 216
"	Turner, B.	Green, Mrs. J. 216
149 Doncaster	Cross, G. H.	Green, R. 265
"	Hanson, J. W.	Greenall, Mrs. E. 250

LIST OF DELEGATES.

xxi.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
149 Doncaster	Tretheway, S.	Greenhorn, T. 275
"	Wightman, C.	Greening, E. O. 277
"	Wilson, G. V.	Greenwell, G. 15
"	Wilson, J.	Greenwood, F. 346
150 Droylsden	Duckworth, C. W.	Greenwood, J. 256
"	Griffiths, C.	Greenwood, Mrs. J. 155
"	Harrison, J.	Greenwood, J. T. 216
"	Mather, W.	Gregor, J. 456
"	Pogson, D.	Gregory, H. 421
151 Dumbarton	Mitchell, G. E.	Grieveson, W. P. 380
152 Dunfermline	Drylie, J.	Griffiths, C. 150
"	Morris, P.	Grimshaw, J. 356
"	Wilson,	Grindrod, E. 122
"	Mrs. McDonald H.	Grindrod, J. M. 62
153 Durham	Craig, J.	Grubb, T. G. 191
"	Lumley, C.	Gudgeon, F. 143
"	Palmer, W. R. N.	Guthrie, J. W. 456
"	Shield, J.	Guy, J. 64
"		Gwilyn, J. 134
154 Eastleigh	Ruddock, E.	Hackett, T. 485
155 Eaves Self-Help Manufacturing	Greenwood, Mrs. J.	Hackney, S. 79
156 Ebbw Vale	Bradshaw, F.	Hadden, M. 272
"	Thomas, D.	Hadden, R. 272
"	Williams, G.	Haddon, H., jun. 464
157 Eccleshill	Hey, Mrs. J.	Hadfield, C. 167
158 Eccles Manufacturing	Higgin, A.	Hagger, W. J. 393
159 " Provident	Battersby, C.	Haigh, H. 478
"	Bayley, E.	Haigh, J. 199
"	Danson, J.	Haigh, L. 392
"	Hallsworth, J.	Haigh, W. 460
"	Hill, Mrs. J.	Hall, E. 482
"	Jones, J. H.	Hall, G. 316
"	White, Mrs. J.	Hall, G. 479
160 Edinburgh Peoples Bank	Lochhead, Mrs. J.	Hall, G. A. 395
161 Edinburgh St. Cuthbert's	Bennet, J. B.	Hall, J. 188
"	Hall, T.	Hall, S. 198
"	Hall, Mrs. T.	Hall, S. 302
"	Horsburgh, C.	Hall, T. 161
"	Horsburgh, Mrs. C.	Hall, Mrs. T. 161
"	Linton, Mrs. N.	Hall, W. 438
"	Mallace, A.	Hallsworth, J. 159
"	Mallace, Mrs. A.	Halstead, A. 211
"	Paterson, A.	Halstead, R. 120
"	Welsh, J.	Hamer, D. 371
"	Wilson, J.	Hamer, Mrs. F. 35
162 Egremont	Stanfield, J.	Hamer, J. 225
"	Tyson, H.	Hamer, J. T. 62
163 Emley	Kidd, J.	Hamer, Mrs. J. T. 62
164 Enderby	Biggs, H.	Hamilton, C. 183
"	Theakstone, J. H.	Hamm, G. F. 111
165 Epping	Cox, F.	Hancox, P. 374
166 Esh	Barren, R.	Hanson, J. W. 149
"	Slater, T.	Hardman, W. F. 374
"		Harding, Mrs. 176
167 Failsworth	Badley, J.	Hardy, Mrs. B. 414
"	Hadfield, C.	Hardy, W. 109
"	Ridyard, J.	Haresnape, R. 52
168 Farnworth and Kearsley	Barlow, T.	Hargreaves, R. 508
"	Morgan, T.	Hargreaves, S. 35
"	Walker, A.	Hargreaves, W. 473
"	Ward, J.	Hargreaves, W. J. 356
169 Felling Industrial	Goodfellow, M.	Harle, P. 428
"	Major, T. C.	Harley, G. 267
"	Oxborrow, C.	Harman, W. 185
"	Todd, J.	Harris, G. 267
170 Fleetwood	Beenham, T.	Harris, J. T. 282
"	Jolly, R.	Harris, W. J. 495
"	Marginson, T.	Harrison, E. 416

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
171 Framwellgate Moor	Kelly, S.	Harrison, Mrs. E. 416
172 Gainsborough	Dawson, W. L.	Harrison, G. 123
173 Galashiels and Waverley	Mason, J.	Harrison, H. 323
174 Garden City Co-operators	Little, Mrs. T.	Harrison, J. 150
175 " " Press	Cole, J. W.	Harrison, J. 324
176 Gateshead	Rogers, F. W.	Harrison, J., sen. 499
"	Auld, J. W.	Harrison, J. W. 433
"	Baldock, H. G.	Harrison, R. 346
"	Davison, H.	Harrison, W. G. 458
"	Duncan, J.	Harston, T. 270
"	Embleton, J.	Hart, F. J. 473
"	Harding, Mrs.	Hart, Mrs. F. J. 473
"	Oliver, J.	Hartley, B. H. 44
"	Smoult Mrs. E.	Hartley, F. 256
"	Thirlwell, W.	Hartley, S. 413
177 Gilsland Convalescent Home	Tetlow, B.	Hartley, W. 44
178 Glasgow—Drapery and Furnishing ..	Simpson, W.	Hassall, W. 255
"	Wallace, J.	Hastie, J. K. 188
179 " Eastern	Ferguson, G.	Havis, J. 60
180 " Kinning Park	Calvert A.	Hawes, J. H. 146
"	McMaster, H.	Hawkins, J. 71
181 " Progress	Macdonald, R.	Hawkins, Mrs. J. 71
182 " St. George	Henderson, A.	Haworth, E. 55
"	Macdonald, L.	Haworth, J. 53
183 " United Baking	Hamilton, C.	Haydock, G. B. 53
"	Young, J.	Hayhurst, G. 122
184 Glossop Dale	Leatherbarrow, W.	Hayne-Pillar, Mrs. M. 351
185 Gloucester	Harman, W.	Hays, F. 110
"	Palmer, J.	Hays, R. J. 420
"	Purnell, F.	Haywood, A. 416
186 Godalming	Mandeville, G.	Haywood, Mrs. A. 416
"	Page, R.	Haywood, E. 30
187 Goole	Holmes, L.	Hazlett, A. E. 81
"	McKenzie, K.	Healy, T. A. 253
"	Morton, G.	Healy, Mrs. T. A. 253
188 Grangemouth	Hastie, J. K.	Heap, E. 76
189 Grantham	Bradshaw, W.	Heap, J. 76
"	King, C. H.	Hedley, J. 75
190 Grays	Gilling, Mrs. S. A.	Heigley, G. 210
"	Goodwin, F.	Hemingway, W. 122
"	Howard, H.	Hemming, C. 435
"	Vonsden, J. T.	Henderson, A. 182
"	Wills, A. D.	Henderson, H. C. 428
191 Great Grimsby	Grubb, T. G.	Henderson, J. 377
"	Shepherd, A.	Henderson, T. 465
192 Great Horton	Dewhirst, F.	Hepple, G. 50
"	Hill, J. W.	Hepworth, B. 116
"	Holdsworth, F.	Hepworth, Mrs. B. 210
"	Lancaster, A.	Hepworth, W. 94
"	Shepherd, J.	Herbert, A. 469
193 Great Wigston	Waterfield, J. G.	Herdman, J. 497
194 Greenfield	Booth, G.	Heron, J. 28
"	Winterbottom, W. H.	Hetherington, W. 412
195 Greenstreet	Wildash,	Hewitt, A. 118
"	Mrs. H. J. V.	Hey, J. 64
196 Guildford	Aldridge, H. R.	Hey, Mrs. J. 157
"	Chamberlain, E. C.	Heywood, W. 369
197 Guisborough	Cowen, W.	Heyworth, G. 481
"	Norman, J.	Hibbard, E. 298
"	"	Hibbert, C. 92
198 Halifax Flour	Blackburn, B.	Hibling, J. T. 348
"	Hall, S.	Higgin, A. 158
"	Midgley, F.	Higgins, J. 365
199 " Industrial	Ball, H.	Higson, C. 25
"	Ball, Mrs. H.	Higson, J. 468
"	Barraclough, H.	Hildreth, J. J. 443
"	Gaukroger, E.	Hill, J. 289
"	"	Hill, J. 333
"	"	Hill, J. 346
"	"	Hill, J. 370

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
199 Halifax Industrial	Gaukroger, Mrs. E.	Hill, Mrs. J. 159
" " "	Haigh, J.	Hill, J. W. 192
" " "	Hirst, J. E.	Hillary, T. 20
" " "	Holmes, J.	Hilton, W. A. 62
" " "	Redman, A.	Hincks, A. 415
" " "	Redman, Mrs. A.	Hincks, E. 84
200 Hamilton Central	Cunningham, W.	Hind, T. 122
" " "	McRae, W.	Hinchliffe J. H. 418
201 Hamilton Palace Colliery	Roy, T.	Hindmarch, J. 51
202 Harrogate	Colbert, Mrs. S. J.	Hindmarch, R. 377
" " "	I'Anson, F.	Hird, J. 44
" " "	Whiteley, J. R.	Hirst, J. E. 199
203 Hartlepoons	Armstrong, O.	Hirst, R. 88
" " "	Falshaw, W.	Hodge, A. 275
" " "	Liddle, T.	Hodge, W. 316
" " "	Newbold, R.	Hodge, W. S. 3
" " "	Scott, J.	Hodgson, H. 64
" " "	Taylor, A.	Hodgson, I. 377
204 Hasland	Godfrey, G.	Hogg, W. 232
205 Haslingden Industrial	Barnes, B.	Hogarth, T. 233
" " "	White, E.	Holbrook, J. 332
266 Haswell	Hughes, E. D.	Holden, B. 356
" " "	Laverick, J.	Holden, J. 114
" " "	Lee, P.	Holdsworth, F. 194
207 Haworth	Lund, H.	Holland, D. 404
208 Hebden Bridge Fustian	Ainley, A.	Holman, J. 227
" " "	Craven, J.	Holmes, D. 44
" " "	Dawson, J.	Holmes, F. 473
209 " Industrial	Stansfield, J.	Holmes, I. 64
" " "	Thornton, A.	Holmes, J. 199
210 Heckmondwike	Avison, D.	Holmes, L. 187
" " "	Flanagan, Mrs. J.	Holmes, Mrs. M. A. 111
" " "	Heighley, G.	Holmes, W. 214
" " "	Hepworth, Mrs. B.	Holt, E. 373
" " "	Lockwood, J. J.	Holt, R. 122
" " "	Redfearn, Mrs. T.	Holt, T. R. 470
" " "	Wilson, A.	Holt, Mrs. T. R. 470
" " "	Wood, S.	Hood, E. J. 377
211 " Co-operative Dyeing		Hood, J. W. 215
and Dry Cleaning	Halstead, A.	Hore, J. 276
212 Hedgeley	Arkle, J.	Hore, S. 319
" " "	Blades, Rev. J.	Horsburgh, C. 161
213 Hepworth	Broadhead, B.	Horsburgh, Mrs. C. 161
214 Hotton Downs	Holmes, W.	Hosker, W. 220
" " "	Johnson, Rev. M.	Houlden, W. 365
215 Hexham and Acomb	Hood, J. W.	Houldsworth, R. 97
216 Heywood	Dutson, F.	Howard, A. 83
" " "	Green, J.	Howard, H. 190
" " "	Green, Mrs. J.	Howard, J. B. 395
" " "	Greenwood, J. T.	Howard, J. H. 308
217 Higham Ferrers	Walker, F.	Howard, Mrs. M. A. 346
218 " Boot and Shoe	Pack, A.	Howat, H. 107
219 Higher Hurst	Cooper, J. R.	Howat, W. J. 320
" " "	Faulkner, A. R.	Howe, F. B. 148
220 Hindley	Hosker, W.	Howe, Mrs. F. B. 148
" " "	Sharples, R.	Howe, T. 258
221 Horbury	Fallas, A.	Howitt, J. C. 116
" " "	Rigg, M.	Howson, T. 424
222 Horwich	Fernhead, J.	Hoyle, A. 452
" " "	Maywhort, J.	Hubbard, W. G. 265
223 Howick	Lambert, W. H.	Hudson, J. 149
224 Hucknall Torkard	Egan, P. J.	Hughes, E. D. 206
" " "	Reeve, I.	Hulse, W. 70
" " "	Reeve, Mrs. I.	Hulse, Mrs. W. 70
" " "	Wheat, J. W.	Hunt, G. H. 249
225 Huddersfield	Atkinson, G.	Hunter, J. 356
" " "	Crossley, J.	Hunter, T. G. 498
" " "	Dawson, R.	Hurn, T. J. 325
" " "	Gee, E.	Hyde, H. 294
" " "	Hamer, J.	Hylton, F. W. 377

NAME OF SOCIETY.	DELEGATES	ALPHABETICAL LIST.
225 Huddersfield	Ledger, R.	l'Anson, F. 202
"	Lee, W.	Ibbetson, C. H. 69
"	Marshall, Mrs. M. K.	Ingham, J. 308
"	Prentis, J. T.	Ingham, J. E. 254
"	Smith, Mrs. A.	Ingram, J. 435
226 Hyde Equitable	Bunting, J.	Ireland, R. 94
"	Shaw, A.	Irvine, F. 428
"		Irving, J. 30
227 Ideal Clothiers (Wellingboro')	Holman, J.	Jackson, D. 453
228 Ilkeston	Cope, H.	Jackson, E. 278
"	Swindell, Mrs. J.	Jackson, H., jun. 468
229 Ipswich	Lansdell, J. A.	Jackson, J. 430
"	Redman, W.	Jackson, W. 464
230 Irish Agricultural Wholesale	Bryan, Capt. L. A.	Jagger, A. 64
231 Irish Producers Limited	Bellew, Sir H. G., Bt.	Jagger, G. W. 314
"		Jagger, J. 486
232 Jarrow and Hebburn	Beck, J.	James, G. T. 493
"	Gordon, J. D.	James, H. W. 47
"	Hogg, W.	James, Mrs. H. W. 47
"	Mabon, Mrs. F.	James, J. F. 86
"	Willcocks, J.	James, W. 351
"	Wilson, M. W.	James, Mrs. W. 351
"		Jarman, J. 460
233 Keighley	Brown, C. H.	Jarrams, G. 124
"	Calvert, S.	Jarvis, F. 259
"	Emmott, F. A.	Jennings, A. D. 24
"	Hogarth, T.	Jessop, H. 478
"	Midgley, Mrs. F.	Jevons, J. 306
"	Moulding, B.	Johns, J. E. 366
"	Pickles, W.	Johnson, Rev. M. 214
"	Spedding, W.	Johnson, J. T. 387
"	Thorn, Mrs. E. E.	Johnson, W. 50
"	Whitaker, H.	Johnson, Mrs. J. 297
234 " District Laundries	Whalley, H.	Johnstone, A. G. 330
235 Kelso	O'Hara, Neil	Johnstone, J. P. 482
236 Kendal	Airey, R. G.	Jolly, R. 170
237 Kettering	Adams, T.	Jones, F. 421
"	Bone, A.	Jones, J. H. 159
"	Foulds, A. J.	Jones, J. R. 265
"	Mason, G.	Jones, S. 30
238 " Boot and Shoe	Chapman, J.	Jones, Mrs. S. 30
"	Panter, W.	Jones, T. W. 133
239 " Clothing	Daniels, H.	Jones, W. 124
"	Smith, J.	Jones, W., sen. 128
240 " Corset Manufacturing	Judge, F.	Jude, W. S. 60
241 " "Union" Boot and Shoe	Potter, H. J.	Judge, F. 240
242 Kidderminster	Adams, E. F.	
"	Lowe, H.	Kay, H. 484
"	Lowe, Mrs. H.	Keeble, H. 479
"	Tanner, Mrs. A.	Keightley, R. 486
243 Kilbirnie	Shaw, R.	Keir, J. 2
"	Shaw, Mrs. R.	Keith, A. 455
244 Killamarsh	Axtell, W.	Kelly, S. 171
"	Whitworth, G.	Kennedy, J. 346
245 Kilmarnock Equitable	Moore, J.	Kerr, J. N. 437
"	Munnro, P.	Kershaw, Mrs. B. 373
246 Kingston-upon-Hull	Algar, T.	Kershaw, J. 116
"	Boyes, W.	Kershaw, Miss S. H. 373
"	Boynton, A. J.	Kidd, J. 163
"	Yates, T.	Kilburn, S. 88
247 Kippax	Booth, D.	Killon, T. 122
"	Robinson, I.	King, C. H. 189
248 Kirkby-in-Ashfield	Arnold, F.	King, E. 338
"	Bale, J. H.	King, J. 426
"	Toone, H.	Kingscott, G. C. 449
249 " Manufactures	Hunt, G. H.	Kingscott, Mrs. G. C. 449

LIST OF DELEGATES.

XXV.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
250 Lancaster and Skerton	Archer, Mrs. M. E.	Kirby, J. E. 346
"	Daniels, J.	Kirkman, Mrs. D. 81
"	Greenall, Mrs. E.	Kirkpatrick, J. 346
"	Nightingale, G.	Kirtley, J. 299
"	Nightingale, Mrs. G.	Kirton, M. 437
"	Parkinson, R.	Kitchen, J. F. 444
"	Parkinson, Mrs. R.	Kitt, F. T. 400
"	Pye, J.	Knight, J. 143
"	Raby, J. R.	Knights, W. 71
"	Robinson, J.	Knights, Mrs. W. 71
"	Robinson, Mrs. J.	Knott, G. 472
"	Varley, A.	Knowles, W. 509
251 Lane Dyehouse	Booth, W.	Knox, C. W. 330
252 Langley Mill	Cliff, R.	Knox, F. 397
"	Grainger, W.	
"	Newham, H.	
253 Leeds Industrial	Binns, J.	Ladbrooke, M. 285
"	Briggs, I.	Laird, J. 50
"	Burnley, W. T.	Lambert, W. H. 223
"	Clarke, A.	Lambton, Miss I. 930
"	Clarke, Mrs. A.	Lancaster, A. 192
"	Clay, W.	Lancaster, J. 407
"	Clay, Mrs. W.	Lancaster, Mrs. J. 407
"	Fawcett, J. W.	Lander, W. 122
"	Gratton, J. C.	Lang, D. 303
"	Healy, T. A.	Langham, J. 385
"	Healy, Mrs. T. A.	Langman, J. 377
"	Leak, W. H.	Lansdell, J. A. 229
"	Lee, J.	Laphorn, Mrs. A. 351, 269
"	Lloyd, Mrs. J.	Laphorn, W. J. 526
"	Mason, E.	Laverick, J. 206
"	Mason, Mrs. L.	Lawrence, R. 364
"	Pickford, W.	Lawrie, W. 107
"	Sellers, W. F.	Lawson, H. 463
"	Sissons, J.	Lawson, J. W. 62
"	Sissons, Mrs. J.	Lawther, J. W. 103
"	Smith, Mrs. J.	Lawton, W. 361
"	Thomas, E.	Leah, S. P. 297
"	Wagstaff, J.	Leak, W. H. 253
"	Waterhouse, J. W.	Leather, J. E. 424
"	Waterhouse, Mrs. J.	Leatherbarrow, W. 184
"	Webster, B. [W.]	Leek, G. 387
"	Woodhouse, F.	Ledger, R. 225
254 Leek and Moorlands	Ingham, J. E.	Ledgerwood, L. 18
"	Provost, W.	Lee, J. 253
255 Leek Silk Twist	Hassall, W.	Lee, P. 206
256 Lees and Cross Roads	Greenwood, J.	Lee, R. 37
"	Hartley, F.	Lee, W. 225
257 Leicester	Lucas, S. A.	Lees, I. 337
"	Taylor, F. W.	Leighton, R. 87
"	Wilford, J. S.	Lever, J. 356
"	Williams, J.	Lewis, J. 57
258 " Anchor Boot and Shoe	Howe, T.	Lewney, W. 135
"	Scott, R.	Lickorish, W. H. 26
259 " Boot and Shoe	Jarvis, F.	Liddle, T. 203
"	Wale, J.	Light, H. 432
260 " Carriage Builders	Stubbs, E. H.	Lightowler, J. 148
261 " Ideal Basket Makers	Smith, H.	Lightowler, Mrs. J. 148
262 " Morning Star Sundries	Bent, E.	Lilley, R. 103
263 " Printing	Hubbard, W. G.	Linos, T. 124
264 " Self-Help Boot and Shoe	Bodicoat, J.	Linton, Mrs. N. 161
265 Leigh Friendly	Bardsley, J. E.	Little, T. 383
"	Green, R.	Little, Mrs. T. 173
"	Jones, J. R.	Little, W. 87
"	Prescott, T.	Livesey, R. 356
266 Leith Provident	Petrie, D.	Llewellyn, W. 396
"	Scott, J. E.	Lloyd, A. 435
"	Terris, A.	Lloyd, D. 457
267 Lincoln Equitable	Bacon, G.	Lloyd, J. 118
"	Harley, G.	Lloyd, Mrs. J. 253

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
267 Lincoln Equitable	Harris, G.	Lochhead, A. 446
" "	Lovatt, W.	Lochhead, Mrs. J. 160
" "	Treavett, C.	Lockwood, J. J. 210
" "	Turner, W.	Lockyear, F. 479
" "	Ward, G.	Lockyear, Mrs. F. 479
268 " Land and Building	Boulton, F. W.	Logan, P. 341
269 Liskeard St. Cleerand District	Laphorn, Mrs. A.	Longman, J. 132
270 Littleborough	Harston, T.	Longman, W. 267
" "	Shepherd, J. W.	Lowe, H. 242
271 Little Hulton	Davies, J. T.	Lowe, Mrs. H. 242
272 Liverpool (City of)	Hadden, M.	Lowery, H. 474
" "	Hadden, R.	Lucas, S. A. 257
" "	Scarisbrick, F.	Lumley, C. 153
273 Llanbradach	Williams, A.	Lund, H. 207
274 Llanelly	Williams, G.	Lyon, W. 32
275 Lochgelly	Greenhorn, T.	
" "	Hodge, A.	
276 Loftus	Hore, J.	Mabon, Mrs. F. 232
" "	Turnbull, R.	McBay, A. 455
277 London—Agricultural & Horticultural	Greening, E. O.	McCann, E. 311
278 " Anchor	Eskins, W. R.	McCourt J. 40
" "	Jackson, E.	McCulloch, J. 517
279 " Civil Service Supply Assoc.	Bannister, R.	McDonald, G. 301
" "	Barber, J.	McDonald, I. 383
" "	Bignall, J. E.	McDowall, J. 47
" "	Taylor, G.	McEwen, G. A. 425
280 " Co-operative Clothiers		McGregor, Mrs. J. 303
281 " Co-operative Brotherhood		McGuffin, W. G. 39
" Trust	Goode, S. B.	McIsaac, W. 519
282 " Co-operative Brotherhood		McKay, J. 455
" Trust Extension	Harris, J. T.	McKell, J. 339
283 " Co-operative Permanent	Madams, Miss J. P.	McKenzie, K. 187
" Building	Webb, A.	McLaughlin, J. 463
284 " Co-operative Typewriters	Williams, A.	McMaster, H. 180
285 " Edmonton	Ladbrooke, M.	McMillan, N. 341
" "	Masters, P. F.	McPhail M. 59
286 " King's Cross Publishing Co.	Alcock, G. W.	McPherson, J. 106
287 " Tenant Co-operators	Mansbridge, A.	McRae, W. 200
288 " West London	Foot, W.	Macdonald, J. M. 456
289 " Working Men's Club Union.	Clarke, W.	Macdonald, L. 182
" "	Hill, J.	Macdonald, R. 181
290 Long Buckby	Packer, F.	Macduff, A. 340
291 Long Eaton	Bexon, J.	Macfarlane, J. 28
" "	Butler, Mrs. S.	MacKay, J. W. 101
" "	Fairbrother, J.	Madams, Miss J. P. 283
" "	Merritt, J.	Maddison, F. M.P. 56
" "	Wallis, A.	Maddison, J. 419
" "	Wallis, Mrs. A.	Magin, J. 18
292 Longridge	Alston, R.	Major, G. 302
" "	Ryding, W.	Major, Mrs. G. 302
293 Luddendenfoot	Sutcliffe, J.	Major, T. C. 169
" "		Makepeace, L. G. 50
294 Macclesfield Equitable	Barnett, W.	Mallace, A. 161
" "	Hyde, H.	Mallace, Mrs. A. 161
" "	Riley, J.	Mander, H. C. 8
" "	Smith, E.	Mandeville, G. 186
295 " Silk Manufacturing	Barnett, Mrs. W.	Manning, G. 423
296 Maldon and Heybridge	Mulley, S. A.	Manning, T. 505
297 Manchester and Salford	Ashworth, G.	Mansbridge, A. 137, 287
" "	Bamforth, W.	Mansfield, J. 51
" "	Gray, J. C.	Marginson, T. 170
" "	Johnston, Mrs. J.	Marks, J. 72
" "	Leah, S. P.	Marlow, J. 145
" "	Pilkington, Mrs. L.	Marsden, T. E. 140
" "	Roberts, Mrs. E.	Marsh, F. 346
" "	Warburton, T.	Marshall, B. 440
" "	Withington, W.	Marshall, C. 122
" "	Wright, Mrs. C.	Marshall, Mrs. M. K. 225
298 Mansfield and Sutton	Cresswell, T.	Marston, W. 124
" "	Hibbard, E.	Martin, A. 114

LIST OF DELEGATES.

xxvii.

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
298 Mansfield and Sutton	Millott, G. R.	Martin, J. 20
299 Marsden Industrial	Kirtley, J.	Martyn, A. 317
300 Marske-by-the-Sea	Stubbs, J. B.	Mason, A. 427
301 Maryport	Ferguson, G.	Mason, E. 253
"	McDonald, G.	Mason, G. 237
"	Penn, J.	Mason, J. 172
"	Robinson, W.	Mason, J. 412
"	Whinn, J.	Mason, Mrs. L. 253
302 Masborough Pioneers	Ainsworth, E.	Masters, P. F. 285
"	Ainsworth, Mrs. E.	Mather, W. 150
"	Hall, S.	Mathews, J. 37
"	Major, G.	Mathews, N. 30
"	Major, Mrs. G.	Maxwell, T. 405
"	Montgomery, W.	Maywhort, J. 222
"	Montgomery, Mrs. W.	Meakin, F. 434
"	Newsome, J.	Merritt, J. 291
"	Wood, J. W.	Midgley, F. 198
303 Middlesbrough	Allinson, Mrs. J. E.	Midgley, Mrs. F. 233
"	Archer, W.	Midgley, J. 473
"	Baxter, E.	Miles, J. 18
"	Bedford, G.	Miles, T. 88
"	Binns, E.	Miller, R. 10
"	Bower, J.	Milligan, J. 451
"	Cannell, M.	Milling, J. 350
"	Dickinson, J. W.	Millington, J. 47
"	Lang, D.	Millington, Mrs. J. 47
"	McGregor, Mrs. J.	Millington, W. 375
"	Neasham, W.	Millman, W. G. 331
"	Pannell, J. T.	Millman, Mrs. W. G. 351
"	Pannell, Mrs. J. T.	Millott, G. R. 298
"	Sudron, C.	Mills, J. 479
"	Sudron, Mrs. C.	Milner, T. J. 144
"	Usher, W. H.	Mitchell, G. E. 151
£04 Middleton and Tonge	Fitton, H.	Mitchell, J. 503
"	Fitton, Mrs. H.	Mitchell, W. 61
"	Partington, H.	Montgomery, W. 302
305 Midland Boot Manufacturing	Smith, D.	Montgomery, Mrs. W. 302
306 Midland Sheet Metal Workers	Jevons, J.	Montgomery, W. 106
307 Millom	Phillips, J.	Mood, R. 37
"	Southward, F.	Moody, T. 12
308 Morley	Bedford, T.	Moore, D. 454
"	Eddison, S.	Moore, Mrs. D. 454
"	Howard, J. H.	Moore, J. 245
"	Ingham, J.	Moore, E. 362
"	Simpson, B.	Moore, W. 420
309 Mossley	Gartside, H.	Moorhouse, T. E. 122
"	Roylaunce, H.	Morgan, T. 168
310 Murton Colliery	Chickner, R.	Morley, J. 87
"	Skinner, W.	Morrell, J. 64
"	Welsh, T.	Morris, P. 152
311 Musselburgh and Fisherrow	McCann, E. C.	Morrison, T. 340
312 Mytholmroyd	Ainley, Mrs. A.	Morse, E. R. T. 356
		Mort, I. 122
		Morton, G. 187
313 Naworth Collieries	Pinchen, T.	Moses, W. 138
314 Nelson	Braithwaite, H.	Moulding, B. 233
"	Jagger, G. W.	Mowbray, C. W. 425
"	Murton, J.	Mudd, H. 465
315 Netherfield	Green, J.	Mulley, S. A. 296
316 Newbiggin-by-the-Sea	Dalrymple, W. J.	Munro, P. 245
"	Hall, G.	Murphy, H. 383
"	Hodge, W.	Murray, D. P. 340
317 Newbottle	Featonby, P.	Murton, J. 314
"	Martyn, A.	
"	Oswald, G.	
318 New Brancepeth	Franey, P.	Naysmith, D. 355
"	Spraggon, J.	Neale, A. W. 73
319 New Brompton	Hore, S.	Neasham, W. 303
"	Whiteoak, B.	Neil, Mrs. M. 340
320 Newcastle-on-Tyne	Chapman, Mrs. M.	Nesbit, R. 388

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
320 Newcastle-on-Tyne	Craig, J.	Newall, J. 375
"	Davison, J. W.	Newbold, R. 203
"	Dodds, J.	Newham, H. 252
"	Graham, E. J.	Newhouse, C. 112
"	Howat, W. J.	Newsome, J. 302
"	Pinder, R.	Newstead, G. 432
"	Redpath, T.	Newton, J. R. 60
"	Rogers, J.	Nichol, G. R. 344
"	Shields, N. J.	Nicholls, T. 428
321 " Household Furnish.	Dalton, J. D.	Nicholls, W. H. 409
322 " St. Anthonys	Elliott, J. W.	Nicholson, J. 486
"	Robson, R.	Nightingale, G. 250
323 New Delaval	Emery, G. R.	Nightingale, Mrs. G. 250
"	Harrison, H.	Nisbet, W. 468
324 New Mills	Harrison, J.	Niven, R. 347
"	Stafford, T.	Nixon, I. 465
325 Newport (Mon.)	Cowling, H. J.	Norman, J. 197
"	Cowling, J.	Norris, A. 64
"	Hurn, T. J.	Notley, W. 93
326 New Road Side	Ratcliffe, J.	Nuttall, J. 62
327 New Swindon Industrial	Smith, F.	Nuttall, Mrs. J. 62
"	Tipper, J.	
328 Northampton	Smith, E. G.	
"	Stock, W.	Odgers, J. 116
329 Northern Section Educational Com- mittees Association	Easton, M.	O'Hara, N. 235
330 North Shields	Bickle, C. H. S.	Oldroyd, C. 49
"	Chater, W.	Oliver, J. 176
"	Johnstone, A. G.	Openshaw, T. 62
"	Knox, C. W.	Openshaw, Mrs. T. 62
"	Lambton, Miss I.	Osborne, W. W. 47
"	Robson, S.	Oswald, G. 317
331 North Western Educational Com- mittees Association	Connor, J. E.	Oxborrow, C. 169
332 Nottingham	Daykin, J.	Oxendale, G. 356
"	Dickinson, H. A.	
"	Holbrook, J.	Pack, A. 218
"	Snffolk, F. F.	Packer, F. 290
333 Norton Park	Hill, J.	Page, R. 186
334 Norwood Co-operators	Waggitt, C.	Palmer, D. 2
335 Nuneaton	Roberts, A.	Palmer, J. 487
"	Selvester, H.	Palmer, J. 185
		Palmer, W. R. N. 153
		Pannell, J. T. 303
		Pannell, Mrs. J. T. 303
336 Oldham Industrial	Pocklington, J.	Panter, A. 145
"	Stonehouse, T.	Panter, W. 238
337 " Equitable	Barrott, D.	Pardoe, H. 426
"	Lees, I.	Park, J. 22
"	Thomas, Miss N.	Parker, J. C. 100
"	Thomas, W.	Parkin, R. 51
338 Oxford	King, E.	Parkinson, J. 858
"	Pipkin, G. C.	Parkinson, R. 251
"	Ramsey, T.	Parkinson, Mrs. R. 250
		Parr, T. S. 467
		Partington, H. 304
339 Paisley Equitable	M'Kell, J.	Paterson, A. 161
340 " Manufacturing	Fibbens, D. W.	Paton, J. J. 347
"	Macduff, A.	Patrick, J. 448
"	Morrison, T.	Pattinson, W. 87
"	Murray, D. P.	Payne, W. 143
"	Neil, Mrs. M.	Payne, W. G. 520
"	Urquhart, R.	Pearce, R. 141
341 " Provident	Arthur, Mrs. J.	Pearce, R. S. 523, 410
"	Bruce, G.	Pearson, J. 383
"	Logan, P.	Pembro, T. R. 58
"	McMillan, N.	Pengelly, Mrs. A. 351
"	Steel, W.	Penlington, R. M. 30
342 Paisley Underwood Coal	Forbes, A.	Penn, J. 301
343 Parkgate and Berry Brow	Brooke, H. L.	Pennington, J. 6
344 Pegswood	Nichol, G. R.	Perkins, M. 98

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
345 Penarth.....	Taylor, T.	Perry, L. J. M. 486
346 Pendleton	Barnes, J.	Petherick, W. J. 72
"	Greenwood, F.	Petrie, D. 266
"	Harrison, R.	Phillips, J. 307
"	Hill, J.	Phillips, R. 126
"	Howard, Mrs. M. A.	Phillips, W. K. 57
"	Kennedy, J.	Pickford, W. 253
"	Kirby, J. E.	Picken, W. 353
"	Kirkpatrick, J.	Pickering, R. 55
"	Marsh, F.	Pickles, W. 233
"	Salt, G.	Pilkington, Mrs. L. ... 297
"	White, J.	Pinchen, T. 313
"	Williams, F. A.	Pinder, R. 320
"	Williamson, J. L.	Pipkin, G. C. 338
347 Perth, City of.	Blair, W. M.	Pitkethly, W. H. 89
"	Niven, R.	Pocklington, J. 336
"	Paton, J. J.	Pogson, D. 150
"	Spence, T.	Pogson, J. 411
348 Peterborough	Baker, J. P.	Pogson, T. E. 131
"	Bradbury, J. A.	Pollock, W. 456
"	Gordon, G. W.	Potter, H. J. 241
"	Hibling, J. T.	Potts, E. 55
"	Sanderson, Mrs. M.	Powell, J. 74
"	Shillecock, T.	Pratt, W. 463
"	Syred, W.	Prentice, W. 475
349 Pioneer Fishing (North Shields).....	Chambers, C. B.	Prentis, J. T. 225
350 Pittington.....	Milling, J.	Prescott, T. 265
"	Stewart, W.	Prest, R. 468
351 Plymouth.....	Adams, F. M.	Price, G. 486
"	Bentley, Mrs. E.	Price, Mrs. G. 486
"	Chandler, W. R.	Priestley, C. 42
"	Chandler, Mrs. W. I. R.	Priestley, E. 358
"	Clift, A. S.	Pringle, J. 119
"	Ellis, A. W.	Procter, E. 431
"	Fox, Mrs. G.	Protheroe, G. R. 1
"	Hayne-Pillar, Mrs. M.	Provost, W. 254
"	James, W.	Pryor, J. 434
"	James, Mrs. W.	Pryor, Mrs. J. 351
"	Laphorn, Mrs. A.	Pulman, F. 461
"	Millman, W. G.	Purnell, F. 185
"	Millman, Mrs. W. G.	Purves, J. 356
"	Pengelly, Mrs. A.	Pye, J. 250
"	Pryor, Mrs. J.	Raby, J. R. 250
"	Sansom, Mrs. G.	Radforth, H. 148
"	Smith, Mrs. P.	Rae, W. 10
"	Thomas, Mrs. A.	Ragg, T. 355
"	Welsford, J. H.	Ramsey, J. 338
"	Welsford, Mrs. J. H.	Ratcliffe, J. 326
"	Wonnacott, A. E.	Rawcliffe, F. A. 356
"	Wonnacott, Mrs. A. E.	Rayner, W. 372
"	Worley, J. T.	Razzell, L. J. 367
"	Worley, Mrs. J. T.	Redfean, P. G. 49
"	Worley, Mrs. S.	Redfean, Mrs. T. 210
352 " Printers	Picken, W.	Redman, A. 199
353 Pollokshaws	Thomas, H.	Redman, Mrs. A. 199
354 Pontardulais	Frankling, F. J.	Redman, W. 229
355 Portsea Island	Naysmith, D.	Redpath, T. 320
"	Ragg, T.	Reece, F. 45
"	Barnes, J.	Rees, J. T. 442
356 Preston.....	Dawson, R.	Reeve, I. 224
"	Grimshaw, J.	Reeve, Mrs. I. 224
"	Hargreaves, W. J.	Reid, W. S. 196
"	Holden, B.	Renwick, W. 12
"	Hunter, J.	Resbury, W. 521
"	Lever, J.	Rhodes, M. S. 148
"	Livesey, R.	Rhyddarch, J. 58
"	Oxendale, G.	Richards, R. 58
"	Purves, J.	Richards, L. W. 58
"	Rawcliffe, F. A.	
"	Wilson, J. R.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
356 Preston.....	Wilson, Mrs. J. R.	Richardson, H. 99
357 Prestwich.....	Barlow, J. H.	Richardson, J. 377
".....	Briggs, N.	Richardson, J. T. 377
".....	Saul, G.	Richardson, S. 418
358 Queensbury.....		Ridley, J. 60
".....		Ridyard, J. 167
359 Queensferry.....	Parkinson, J.	Rigg, M. 221
".....	Priestley, E.	Riley, J. 294
	Garratt, J.	Riley, J. 102
	Taylor, E.	Ritchie, A. 407
		Roberts, A. 335
360 Radcliffe.....	Wood, R.	Roberts, Mrs. E. 297
361 Radcliffe and Pilkington.....	Atherton, S.	Roberts, J. 445
".....	Lawton, W.	Roberts, R. Rev. 64
362 Radstock.....	Budgett, E. H.	Robertson, F. 456
".....	Moore, E.	Robinson, H. 485
363 Rainham.....	White, G.	Robinson, I. 247
364 Raunds Distributive.....	Lawrence, R.	Robinson, J. 250
365 Rawdon.....	Higgins, J.	Robinson, Mrs. J. 250
".....	Houlden, W.	Robinson, W. 801
366 Reading.....	Johns, J. E.	Robinson, W. 115
".....	Morse, E. R. T.	Robson, R. 322
".....	Wooldridge, H.	Robson, S. 330
367 Reigate.....	Razzell, L. J.	Robson, T. N. 398
368 Resolven.....	Beaman, F. H.	Rochester, A. 472
369 Rhodes.....	Clarke, J.	Rogers, F. W. 174
".....	Heywood, W.	Rogers, J. 320
".....	Bonsall, A.	Rose, W. 395
370 Ripley.....	Eggleston, J.	Ross, J. C. 451
".....	Eggleston, Mrs. J.	Rothery, F. 49
".....	Godkin, Mrs. T.	Roy, T. 201
".....	Hill, J.	Roylance, H. 309
371 Ripponden.....	Hamer, D.	Ruddock, E. 154
".....	Stott, J.	Rukin, E. E. 69
372 River and District.....	Gilbert, W.	Rutherford, R. 12
".....	Rayner, W.	Rutherford, W. 448
373 Rochdale Pioneers.....	Holt, E.	Ryding, W. 292
".....	Kershaw, Mrs. B.	
".....	Kershaw, Miss S. H.	Salmon, W. J. 111
".....	Schofield, W. H.	Salt, G. 346
".....	Schofield, Mrs. W. H.	Sample, W. 486
".....	Taylor, B.	Sanderson, Mrs M. 348
".....	Thwaites, D. G.	Sandham, E. 96
374 Rugby.....	Bell, F.	Sankey, J. M. 127
".....	Hancox, P.	Sanson, Mrs. G. 351
".....	Hardman, W. F.	Sanson, R. J. 449
".....	Ward, G.	Saul, G. 357
".....	Ward, T.	Savage, W. H. 47
375 Runcorn and Widnes.....	Cosier, T.	Saville, B. 381
".....	Cropper, J. H.	Scafe, G. W. 95
".....	Dyer, W. C.	Scarisbrick, F. 272
".....	Millington, W.	Searth, T. 425
".....	Newall, J.	Schofield, H. 29
".....	Shaw, J. J.	Schofield, W. H. 373
376 Rushden.....	Willmot, A.	Schofield, Mrs. W. H. 373
".....	Wright, J.	Score, W. H. 45
377 Ryhope and Silksworth.....	Bell, B.	Scott, J. 203
".....	Bolt, T.	Scott, J. E. 266
".....	Coates, I.	Scott, R. 258
".....	Henderson, J.	Scott, W. M. 510
".....	Hindmarch, R.	Scrafton, J. 385
".....	Hodgson, I.	Seurrah, A. H. 64
".....	Hood, E. J.	Scurrah, Mrs. A. H. 64
".....	Hylton, F. W.	Sear, W. J. 91
".....	Langman, J.	Selby, F. W. 486
".....	Richardson, J.	Sellers, H. 444
".....	Richardson, J. T.	Sellers, W. F. 253
".....	Spanton, G.	Selvester, H. 335
".....	Tinmouth, J.	Senior, H. 71

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
378 St. Helens	Anderton, R.	Senior, Mrs. H. 71
"	Wardlow, W.	Senior, J. 64
379 St. Ives (Hunts.)	Templeman, W.	Senior, J. 30
380 Salisbury	Grievson, W. P.	Sewell, H. 64
381 Scarborough	Garrett, J.	Shacklock, J. G. 494
"	Saville, B.	Sharpe, F. E. 33
382 Scottish Co-operative Laundry	Slater, Mrs. M.	Sharples, A. 100
383 " Wholesale (Glasgow)	Allan, W.	Sharples, J. 54
"	Arthur, J.	Sharples, J. T. 96
"	Glasse, P.	Sharples, R. 220
"	Little, T.	Shaw, A. 226
"	McDonald, I.	Shaw, J. J. 375
"	Murphy, H.	Shaw, J. T. 477
"	Nesbit, R.	Shaw, R. 243
"	Pearson, J.	Shaw, Mrs. R. 243
"	Stevenson, J.	Shaw, S. 417
"	Stewart, R.	Shaw, W. 61
"	Wilson, J.	Shelbourne, H. 93
"	Young, J.	Shepherd, A. 191
384 " Co-operator	Douglas, D.	Shepherd, J. 192
385 Seaham Harbour	Langham, J.	Shepherd, J. W. 270
"	Scrafton, J.	Shepherd, T., jun. 441
386 Seahouses & North Sunderland	English, J.	Sheppard, J. 479
387 Seaton Delaval	Allan, R.	Sherry, W. 47
"	Johnson, J. T.	Shield, J. 153
"	Leck, G.	Shields, N. J. 320
388 Seghill	Brady, W.	Shillcock, T. 348
389 Selkirk	Dodds, J.	Shillito, J. 122
390 Selston	Booth, W.	Shotton, T. 122
"	Young, W.	Shylan, J. 101
391 Senghenydd and Aber Valley	Thomas, R.	Simmons, T. 100
392 Sheepridge	Haigh, L.	Simpson, B. 308
393 Sheerness	Haggart, W. J.	Simpson, J. 54
394 " Economical	French, W. T.	Simpson, W. 178
395 Sheffield and Ecclesall	Ambler, W. B.	Singer, J. 403
"	Bourne, H.	Sissons, J. 253
"	Buckley, W.	Sissons, Mrs. J. 253
"	Fretwell, A.	Skinner, W. 310
"	Hall, G. A.	Slater, J. J. 104
"	Howard, J. B.	Slater, Mrs. M. 382
"	Rose, W.	Slater, T. 166
"	Swift U.	Slinger, S. 112
396 Sheffield Cutlery	Llewellyn, W.	Smith, A. 102
397 " Federated Cutlers	Knox, F.	Smith, Mrs. A. 225
398 Sherburn Hill	Robson, T. N.	Smith, D. 305
399 Shettleston	Gardner, A.	Smith, E. 294
"	Young, E.	Smith, E. G. 328
400 Shiremoor	Evans, H.	Smith, F. 327
"	Kitt, F. T.	Smith, H. 261
401 Shrewsbury	Brown, W.	Smith, H. T. 143
"	Ward, J. G.	Smith, J. 239
402 Siddal	Swaine, G.	Smith, Mrs. J. 253
403 Sittingbourne	Cashman, J. T.	Smith, J. R. 121
"	Daniels, A.	Smith, Mrs. P. 351
"	Spice, W.	Smith, W. 50
404 Skelmersdale	Holland, D.	Smith, W. 480
"	Williams, J.	Smout, Mrs. E. 176
405 Skelton	Maxwell, T.	Smaddon, J. 422
"	Videan, M. J.	Sollway, W. 134
"	Swales, A.	Sommerville, P. 129
406 Skinningrove	Lancaster, J.	Southward, F. 307
407 Skipton	Lancaster, Mrs. J.	Spalding, G. 515
"	Ritchie, A.	Spanton, G. 377
408 Slough District	Singer, J.	Spedding, W. 233
409 Soho	Banister, W. E.	Spence, T. 347
"	Nicholls, W. H.	Spencer, J. 462
"	Talbot, W. B.	Spice, W. 403
410 Southampton	Pearce, R. S.	Spoons, J. 60
411 South Crosland and Netherton	Pogson, J.	Spraggon, J. 318
412 South Shields	Dover, J. T.	Stafford, Mrs. J. J. 479

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
412 South Shields	Hetherington, W.	Stafford, T. 324
" "	Mason, J.	Stanfield, J. 162
" "	Thompson, W.	Stansfield, E. 504
" "	Walsh, J.	Stansfield, J. 209
413 Sowerby Bridge Flour	Hartley, S.	Stavert, A. 439
" " "	Richardson, S.	Steel, W. 341
" " "	Thorn, E.	Stephens, J. A. 529
414 " " Industrial	Clegg, S.	Stevenson, J. 383
" " "	Fishwick, A.	Stewart, R. 383
" " "	Fishwick, Mrs. A.	Stewart, W. 350
" " "	Hardy, Mrs. B.	Stock, W. 328
415 "Sperope" Boot and Shoe	Hincks, A.	Stokes, C. 496
416 Stafford	Harrison, E.	Stokes, F. 71
" "	Harrison, Mrs. E.	Stonehouse, W. H. 60
" "	Haywood, A.	Stonehouse, T. 336
" "	Haywood, Mrs. A.	Stopford, J. P. 55
417 Stainland and Holywell Green	Shaw, S.	Stott, A. 45
" "	Wolfenden, J.	Stott, J. 371
418 Stalybridge	Beard, T.	Strang, A. 516
" "	Fawley, J.	Strong, J. 18
" "	Hinchcliffe, J. H.	Stubbs, E. H. 260
419 Stanhope and Weardale	Burns, W.	Stubbs, J. B. 300
" "	Maddison, J.	Studdy, R. 17
" "	Thompson, J.	Stynes, R. 124
420 Station Town	Hays, R. J.	Sudron, C. 303
" "	Moore, W.	Sudron, Mrs. C. 303
" "	Turner, J.	Suffolk, F. F. 332
421 Staveley Town	Gregory, H.	Sugden, J. 112
" "	Jones, F.	Sullivan, J. 40
422 Stirling	Sneddon, J.	Summersgill, J. 428
423 Stockport	Baguley, J.	Sutcliffe, F. 69
" "	Manning, G.	Sutcliffe, H. 102
" "	Travis, G.	Sutcliffe, J. 293
424 Stocksbridge	Howson, T.	Sutcliffe, J. 459
" "	Leather, J. E.	Sutton, H. 62
425 Stockton-on-Tees	Adams, Mrs. T.	Sutton, Mrs. H. 62
" "	Cawthorne, Mrs. E.	Swain, G. 108
" "	Coates, J. G.	Swain, W. 68
" "	Day, Mrs. M. E.	Swaine, G. 402
" "	McEwen, G. A.	Swales, A. 406
" "	Mowbray, C. W.	Swift, U. 395
" "	Scarth, T.	Swindell, Mrs. J. 228
426 Stratford (London)	Banks, G. L.	Swingler, C. W. 47
" "	Flocks, A.	Sykes, B. A. 105
" "	King, J.	Syred W. 348
" "	Pardoe, H.	
" "	Walker, T.	Tait, W. 107
427 Styal	Mason, A.	Talbott, W. R. 409
428 Sunderland	Archer, W.	Tanner, A. 488
" "	Armstrong, W., jun.	Tanner, Mrs. A. 242
" "	Carter, G.	Taylor, A. 119
" "	Chambers, Mrs. C. T.	Taylor, A. 203
" "	Harle, P.	Taylor, B. 373
" "	Henderson, H. C.	Taylor, E. 359
" "	Irvine, F.	Taylor, F. W. 259
" "	Nicholls, T.	Taylor, G. 280
" "	Summersgill, J.	Taylor, J. 442
" "	Wilson, R. J.	Taylor, T. 345
429 Swalwell	Dixon, J.	Tebbutt, F. 21
" "	Gardner, J.	Templeman, W. 379
430 Swarthmoor and Ulverston	Coward, G.	Terriss, A. 266
" "	Jackson, J.	Tetlow, B. 177
431 Swinton Moorside	Proctor, E.	Theakstone, J. H. 164
" "		Thirlwell, W. 176
432 Tamworth	Light, H.	Thomas, Mrs. A. 351
" "	Newstead, G.	Thomas, B. 440
" "	Weston, F.	Thomas, D. 156
433 Tantobie	Hall, W.	Thomas, E. 11
" "	Harrison, J. W.	Thomas, E. 253

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
434 Tavistock	Pryor, J.	Thomas, H. 354
435 Ten Acres and Stirchley	Hackett, T.	Thomas, Miss N. 397
" "	Hemming, C.	Thomas, R. 391
" "	Ingram, J.	Thomas, W. 397
" "	Lloyd, A.	Thompson, A. 448
436 Thomson, Wm. and Sons	Thomson, G.	Thompson, J. 19, 507
437 Throckley and District	Kerr, J. N.	Thompson, J. 419
" "	Kirton, M.	Thompson, J. 148
438 Tibshelf	Gee, W.	Thompson, L. 76
" "	Meakin, F.	Thompson, W. 412
439 Tillicoultry	Stavert, A.	Thomson, G. 496
440 Todmorden Industrial	Marshall, B.	Thorn, E. 413
" "	Thomas, B.	Thorn, Mrs. E. E. 233
441 Tugston Terrace and Broomhill	Shepherd, T., jun.	Thornton, A. 206
442 Ton	Davies, E.	Thornton J. W. 19
" "	Rees, J. T.	Threadgill, A. E. 122
" "	Taylor, J.	Thwaites, D. G. 373
443 Tow Law	Bell, G.	Timperley, F. 460
" "	Bell, J.	Tinker, T. 454
" "	Hildreth, J. J.	Tinmouth, J. 377
444 Toxteth	Kitchen, J. F.	Tipper, J. 327
" "	Sellars, H.	Todd, J. 169
445 Tredegar Industrial	Evans, D.	Tomlinson, Mrs. A. 140
" "	Roberts, J.	Tompkins, H. 477
446 Trowbridge	Lochhead, A.	Toone, H. 248
447 Tunbridge Wells	Chapman, E. J.	Tout, W. J. 76
448 Tweedside	Patrick, J.	Towell, W. 109
" "	Rutherford, W.	Towers, J. 76
" "	Thompson, A.	Townsend, A. T. 4
449 Twerton-on-Avon	Kingscott, G. C.	Travis, G. 423
" "	Kingscott, Mrs. G. C.	Treavett, C. 267
" "	Sansom, R. J.	Trethewey, S. 149
450 Tyne Dock	Anderson, J.	Truscott, E. 527
" "	Wiley, J.	Tune, E. 30
" "		Tunstall, J. 62
451 Uddingston	Milligan, J.	Tunstall, Mrs. J. 62
" "	Ross, J. C.	Turnbull, R. 276
452 Uppermill	Hoyle, A.	Turner, A. H. 80
" "		Turner, B. 148
" "		Turner, J. 420
453 Wakefield Industrial	Bedford, H.	Turner, W. 267
" "	Coates, S.	Tyler, A. W. 65
" "	Davies, E.	Tyson, H. 162
" "	Jackson, D.	
454 Walkden	Moore, D.	Unsworth, T. 143
" "	Moore, Mrs. D.	Urquhart, R. .. 340
" "	Tinker, T.	Urwin, T. 127
455 Walker-on-Tyne	Keith, A.	Usher, W. H. 303
" "	McBay, A.	Uttley, W. 38
" "	McKay, J.	
456 Wallsend	Gregor, J.	Varley, A. 250
" "	Guthrie, J. W.	Varty, T. 127
" "	Macdonald, J. M.	Videan, M. J. 405
" "	Pollock, W.	Vodden, W. 101
" "	Robertson, F.	Vousden, J. T. 190
457 Walsall	Dewsbury, C. W.	
" "	Dix, G.	
" "	Lloyd, D.	Wade, G. J. 73
458 " Locks and Cart Gear	Harrison W. G.	Waggritt, C. 334
459 Walsden	Sutcliffe, J.	Wagstaff, J. 253
460 Warrington	Edge, J. R.	Wale, J. 259
" "	Haigh, W.	Walkden, J. T. 62
" "	Jarman, J.	Walkden, Mrs. J. T. 62
" "	Timperley, F.	Walker, A. 168
461 Watford	Pulman, F.	Walker, A. E. 143
462 Wellingborough Midland	Chalmers, T.	Walker, F. 217
" "	Spencer, J.	Walker, T. 426
" "	Wix, A. G.	Wallace, J. 178
463 West Calder	Lawson, H.	

NAME OF SOCIETY.	DELEGATES.	ALPHABETICAL LIST.
463 West Calder	McLaughlin, J.	Wallace, T. 500
"	Pratt, W.	Wallis, A. 391
464 West Pelton	Haddon, H., jun.	Wallis, Mrs. A. 291
"	Jackson, W.	Walsh, J. 412
465 West Stanley	Burns, C.	Walton, B. 52
"	Carr, J.	Warburton, T. 297
"	Dodd, D.	Ward, G. 374
"	Henderson, T.	Ward, G. 267
"	Mudd, H.	Ward, J. 168
"	Nixon, I.	Ward, J. G. 401
"	White, J. W.	Ward, T. 374
"	Whitfield, R.	Wardlow, W. 378
466 West Wylam and Prudhoe	Fraser, T.	Warner, E. T. 83
"	Gray, W.	Warwick, J. 122
"	Wilkinson, J.	Waterfield, J. G. 193
467 West Yorks. Coal Federation	Parr, T. S.	Waterhouse, J. W. 253
468 Wigan	Athey, J. J.	Waterhouse, Mrs. J. W. 253
"	Higson, J.	Watson, R. 140
"	Jackson, H., jun.	Webb, A. 283
"	Nisbet, W.	Webb, J. 26
"	Prestt, R.	Webster, B. 253
469 Wigston Hosiers	Herbert, A.	Weetman, F. J. 496
470 Willelson and District	Holt, T. R.	Welsford, J. H. 351
"	Holt, Mrs. T. R.	Welsford, Mrs. J. H. 351
471 Willington	Bailey, J.	Welsh, J. 161
"	Brown, G.	Welsh, T. 310
472 Willington Quay and Howdon	Fletcher, A. A.	West, W. E. 46
"	Knott, G.	Weston, F. 432
"	Rochester, A.	Whalley, H. 234
473 Windhill	Baldwin, Mrs. S.	Wheat, J. W. 224
"	Barker, W.	Wheelhouse, Mrs. G. 30
"	Barker, Mrs. W.	Whinn, J. 301
"	Hargreaves, W.	Whitaker, H. 233
"	Hart, F. J.	White, E. 205
"	Hart, Mrs. F. J.	White, G. 99
"	Holmes, F.	White, G. 363
"	Midgley, J.	White, J. 346
474 Windy Nook	Dixon, T.	White, J. 190
"	Felton, R.	White, Mrs. J. 159
"	Lowery, H.	White, J. W. 465
475 Wishaw	Anderson, A.	Whiteley, J. R. 202
"	Prentice, W.	Whiteley, S. 501
476 Wolverhampton	Bayley, T. F.	Whitehead, S. 72
"	Wood, A.	Whiteoak, B. 319
477 Wolverton	Dolling, H.	Whitfield, J. 60
"	Shaw, J. T.	Whitfield, G. J. 66
"	Tompkins, H.	Whitfield, R. 465
478 Wooldale	Haigh, H.	Whittaker, G. 140
"	Jessop, H.	Whitworth, G. 244
479 Woolwich Royal Arsenal	Arnold, T. G.	Wiggins, A. 522
"	Barnfather, Mrs. M.	Wightman, C. 149
"	Bethell, F.	Wigley, J. 132
"	Bull, E. J.	Wilcock, R. 102
"	Bull, Mrs. E. J.	Wildash, H. J. V. 524
"	Hall, G.	Wildash, Mrs. H. J. V. 195
"	Keeble, H.	Wiley, J. 450
"	Lockyear, F.	Wilford, J. S. 257
"	Lockyear, Mrs. F.	Wilkins, H. J. A. 122
"	Mills, J.	Wilkinson, G. J. 113
"	Sheppard, J.	Wilkinson, J. 466
"	Stafford, Mrs. J. J.	Wilkinson, J. W. 26
480 Worcester	Clarke, W.	Wilkinson, W. F. 18
"	Smith, W.	Willcocks, J. 232
481 Workington Beehive	Carruthers, W.	Williams, A. 284
"	Fleetham, M.	Williams, A. 273
"	Heyworth, G.	Williams, F. A. 346
482 " Industrial	Hall, E.	Williams, G. 156
"	Johnstone, J. P.	Williams, G. 274
"	Wilson, J.	Williams, J. 404
483 Worksop	Appleby, D.	Williams, J. 132

NAME OF DISTRICT ASSOCIATION.	DELEGATES.	
515 Fife and Kinross	Spalding, G.	
516 Glasgow and Suburbs	Strang, A.	
517 Perth, Forfar, and Aberdeenshire.....	McCulloch, J.	
518 Renfrewshire	Dewar, J.	
519 Stirling, West of Fife, and Clack-	McIsaac, W.	
mannan.....		
<i>Southern Section.</i>		
520 Bucks.....	Paync, W. G.	
521 Cambridge	Resbury, W.	
522 North Metropolitan.....	Wiggins, A.	
523 Lewes	Pearce, R. S.	
524 Sheerness.....	Wildash, H. J. V.	
<i>South-Western Section.</i>		
525 Bristol and Somerset	Ackland, F.	
526 Cornwall	Laphorn, W. J.	
527 Devon	Truscott, E.	
<i>Western Section.</i>		
528 Brecon, Monmouth, and East Glamor-	Evans, J.	
gan		
529 Mid-Glamorgan		Stephens, J. A.
530 West Wales	Eager, J.	

Total number of persons present at Congress, 1,556.





PRELIMINARY PROCEEDINGS.



Saturday, May 29th, 1909.



MEETING OF THE CENTRAL BOARD.

The Central Board met as usual prior to Congress on Saturday, May 29th, 1909, in the Assembly Rooms, Barras Bridge. The meeting commenced at 10 a.m. and was presided over by Mr. T. Thompson, Chairman of the Northern Sectional Board.

The following members of the Board were present :—

IRISH CONFERENCE ASSOCIATION.

Messrs. H. M. Barbour and J. Palmer.

MIDLAND SECTION.

Messrs D. Bailey, G. Bastard, J. Butcher, S. Butler, W. J. Douse, J. Langley, W. Millerchip, F. Rankin, S. Redfern, C. A. W. Saxton, and G. Woodhouse (hon. member).

NORTHERN SECTION.

Messrs. J. Davison, S. Galbraith, J. Murdoch, W. R. Rae, W. Scott, J. Smith, and T. Thompson; also Messrs. H. R. Bailey, W. Crooks, T. Rule (hon. members), and Mr. W. Clayton (secretary).

NORTH-WESTERN SECTION.

Messrs. E. Booth, W. Dewhurst, J. Dickinson, W. E. Dudley, S. Fairbrother, J. W. Fawcett, S. R. Foster, G. Goodenough, J. Greenwood, W. Gregory, J. Johnston, J. E. Kilburn, J. Lowe, T. Redfearn, J. Shepherd, H. Stuttard, J. Thompson, G. Wheelhouse, and B. Woolfenden; also Mr. T. Horrocks (secretary).

SCOTTISH SECTION

Messrs. Jas. Allan, J. Deans, J. Lochhead, D. McCulloch, M. Neil, J. Patterson, A. Purdie, G. D. Taylor, and G. Wilson.

SOUTHERN SECTION.

Messrs. W. T. Charter, M. H. Clear, Mrs. M. A. Gasson, Messrs. A. W. Golightly, R. Rowsell, and B. Williams, Mr. E. O. Greening (hon. member); also Mr. H. J. May (secretary).

SOUTH-WESTERN SECTION.

Messrs. A. Bullock, W. J. Gilbert, R. R. Prynne, W. H. Watkins, and H. Westbury.

WESTERN SECTION.

Messrs. G. Beadon, W. H. Bryant, J. R. Davies, and E. R. Wood; also the General and Assistant Secretaries and Mr. T. Wood (auditor).

The CHAIRMAN having made everyone feel at home by the heartiness of his welcome,

Mr. REDFEARN (North-Western Section) proposed that suitable reference be made in the minutes to the loss which the movement had sustained in the deaths of Mr. Percival (North-Western Section), Mr. Powell (Southern Section), and Messrs. Warne and Price (Western Section).

Mr. WOOD (Western Section) seconded the resolution, which was carried. The next business of the meeting was to consider the

REPORT OF THE CENTRAL BOARD.

PROGRESS IN THE MOVEMENT.

Mr. E. O. GREENING (hon. member of the Southern Section) was the first speaker on the report, and he earnestly pleaded for greater zeal and enthusiasm for the cause of co-operation. The report showed that a large number of societies had been formed during the year, but only twenty were associated with the Co-operative Union. It had been said there was a danger of failure in the formation of new societies, but they could not very well have old societies unless they first of all had young societies. There was yet room for plenty of propaganda and missionary work.

Mr. W. MILLERCHIP (Midland Section) did not see eye to eye with the previous speaker, and said that, so far as the Midland Section was concerned, he did not see any slackening in the efforts of co-operators to spread a knowledge of the principles and advantages of co-operation. Circumstances in the commercial world had changed considerably since the early days, and he ventured to say that it was well nigh impossible for co-operators to start new societies with fair prospects of successfully competing with large and well-established private firms. He thought it would be far better to amalgamate the smaller societies, and where societies did not exist to open a branch of the nearest society.

Mr. J. C. GRAY stated that when he wrote the paragraph he did not think the need for further missionary effort would be read into it. His only object in giving the figures was to show how private enterprises, which ought to be registered as companies, were taking advantage of the Industrial and Provident Societies Act, which everyone thought was a co-operative Act pure and simple, in order to avoid the obligations of the Joint-Stock Companies Act. He did not think propaganda work in the co-operative movement had ever been better organised, and he emphasised his remarks by referring to the work done by the Union through its Propaganda Committee and also by the district associations.

Mr. S. R. FOSTER (North-Western Section) drew attention to an apparent discrepancy in the figures relative to production, but Mr. Gray pointed out that the one set of figures had been taken from the Registrar's returns, and the other set compiled from returns sent in to the Union by societies. The total productive work now done in the movement, including the two Wholesale Societies, the productive societies, and distributive societies, was £18,862,000.

CO-OPERATION IN IRELAND.

Mr. H. BARBOUR (Irish Conference Association) spoke of the progress of co-operation in Ireland, and made reference to the fact that the agricultural movement (as represented by the I.A.O.S.) and the distributive movement (organised by the Co-operative Union) were getting into closer touch with each other, to the advantage of the whole country. He questioned whether England or Scotland could give better examples of the benefits of co-operation than they could in some parts of Ireland. "Co-operation," he said, "would be remembered in Ireland long after politics had been forgotten."

PARLIAMENTARY MATTERS.

Mr. T. REDFEARN (North-Western Section) drew attention to the amending clauses which the Parliamentary Committee had under consideration to the Industrial and Provident Societies Act, and wondered whether the hands of the committee would be strengthened by an expression of opinion or resolution from Congress.

Mr. J. C. GRAY gave a report as to how matters stood with reference to the point raised, and in view of this Mr. Redfearn said he had no desire to press the matter.

CANADIAN CATTLE.

Mr. J. C. GRAY, on behalf of the Parliamentary Committee, submitted a resolution bearing on the Canadian cattle question. The committee expressed the opinion that the restrictions were no longer necessary, and called upon the Government to remove them.

Mr. J. JOHNSTON (North Western Section) stated that the North-Western Sectional Board desired him to suggest that the Parliamentary Committee should ask the Government to appoint a committee to investigate the Canadian cattle question in all its bearings. The publication of the committee's inquiries would educate public opinion on the matter, and in the end induce the Government to withdraw the restrictions. He put his suggestion into the form of a resolution, which was seconded by Mr. T. Redfearn.

Mr. A. W. GOLIGHTLY (Southern Section) said that a Government inquiry would show the justice of the co-operators' demand for the removal of the restrictions.

Mr. H. BARBOUR (Irish Conference) suggested that the Parliamentary Committee should investigate the matter themselves and report to next Congress.

Mr. G. WOODHOUSE (hon. member of the Midland Section) said that not only were the Irish members of the House of Commons against the free importation of Canadian cattle, but also members for rural constituencies in this country. But he thought the needs of the masses should be considered.

The resolution was carried.

PROPORTIONAL REPRESENTATION.

Mr. J. C. GRAY brought forward the following resolution on behalf of the Parliamentary Committee:—

That the question of "Proportional Representation," referred to in the report of the Parliamentary Committee, be recommended for discussion at sectional and district conferences and also at societies' meetings, and that the statement prepared by the Proportional Representation Society in explanation of the scheme be sent out to the sections and societies.

Representatives of two or three of the sectional boards objected to the resolution, and one suggested that Congress might just as well discuss Tariff Reform or some other political question.

Mr. J. C. GRAY did not see anything of a political nature in the resolution, and the statement in the report was simply an explanation of a system of voting which might or might not be beneficial to the country. The

Parliamentary Committee did not express any opinion in their report, and the inclusion of the statement in the report was simply an act of courtesy to the deputation from the Proportional Representation Society which waited upon the committee.

With this explanation the resolution was agreed to.

WINDY NOOK TRAGEDY FUND.

Mr. H. WESTBURY (South-Western Section) drew attention to the Windy Nook Tragedy Fund and the remarks made at the recent Northern Sectional Conference respecting the same. The chairman of that conference, who was also in the chair on the present occasion, said that the fund was not raised solely for the benefit of the sufferers in the Windy Nook tragedy, but would also be used for meeting similar contingencies in the future. He believed societies which subscribed to the fund were under the impression that the money was raised for the particular purpose of helping those who suffered from the tragedy.

The CHAIRMAN stated that when the circular was sent out appealing for subscriptions, it was distinctly stated that the fund would not be administered solely in the interests of the Windy Nook sufferers. Supposing £5,000 had been raised, would the delegate suggest that all that money should be spent for the benefit of one particular family?

Mr. H. WESTBURY: Will there be any surplus?

Mr. J. C. GRAY: We cannot say, everything depends on how long the wife and family live.

SMALL HOLDINGS.

Mr. B. WOOLFENDEN (North-Western Section) asked for information with regard to co-operative societies and small holdings in the Northern Section.

Mr. J. DAVISON (Northern Section) expressed the opinion that local authorities were not doing all they might to help forward the small holdings movement.

Mr. B. WOOLFENDEN (North-Western Section) suggested that pressure should be brought to bear on local authorities, and that Congress should make some pronouncement on the question.

Mr. W. MILLERCHIP (Midland Section) observed that the people should agitate for an alteration of the constitution of the county authorities.

Mr. J. C. GRAY stated that ninety-six small holding societies had been formed, but only three or four were members of the Co-operative Union. Under the circumstances, he did not see how Congress could very well make a pronouncement on behalf of co-operative societies and small holdings.

CO-OPERATIVE INSURANCE.

Mr. T. REDFEARN (North Western Section) said it would not, perhaps, be wise to have a general discussion on the insurance question; at the same

time, he thought some suggestions or recommendations should be made to Congress.

Mr. G. GOODENOUGH (North-Western Section) moved that the Central Board appoint a small committee to carry out the suggestion made by Mr. Redfearn.

Mr. S. R. FOSTER: The Standing Orders Committee.

Mr. J. DEANS (Standing Orders Committee) thought it would hardly be fair to refer such an important matter to the Standing Orders Committee unless the Central Board indicated the lines upon which they should proceed.

Mr. E. O. GREENING (Southern Section): I think the best message we can send to Congress is to let the matter lie over.

Mr. G. WOODHOUSE (hon. member, Midland Section) agreed with this view.

Mr. W. DEWHURST (North-Western Section) said Congress last year gave the Central Board definite instructions, and he thought they should endeavour to carry them out. He seconded the resolution.

Mr. A. W. GOLIGHTLY and Mr. W. R. RAE also spoke against any resolution being sent to Congress, but Mr. J. SMITH took the opposite view, and said if they could frame a resolution they should do so. Even if Congress did nothing, he did not think the matter would be allowed to rest.

Mr. J. C. GRAY also suggested that sleeping dogs should be allowed to lie. It would be within the power of the Central Board to take action between this and the following Congress if necessary.

The resolution was put to the vote, and declared by the Chairman to be defeated.

THE MINIMUM WAGE.

Mr. J. C. GRAY, on behalf of the United Board, submitted the following resolution:—

That the scale of wages as set forth in the report of the Sub-Committee on "Minimum Wage," and submitted to the Newport Congress, having been discussed in the various sections of the Union during the past year, and having been received with general approval, is now adopted by the Congress as the basis for the minimum wage to be paid to co-operative employes, and hereby recommends all societies to adopt the said scale as their minimum in fixing the wages of their employes.

An amendment had been sent in by the Royal Arsenal Society, but it found no favour, and the resolution of the United Board carried unanimously.

"WAGES EXPECTED."

Mr. G. D. TAYLOR (Scottish Section) raised the question of "state wages" in advertisements, and appealed to the United Board to use its influence with societies in this direction. If societies knew what a situation

was worth, why did they not state the wages they were prepared to pay?

Mr. J. C. GRAY replied that the United Board had brought its influence to bear, and in many instances with the desired effect. That, however, was all they could do; they could not compel societies to state what wages they were prepared to give.

GARDEN VILLAGES AND SUBURBS.

Mr. J. C. GRAY reported that the United Board had passed the following resolution:—

That all societies (whether distributive or productive) which carry on building operations, either for housing their members or for employing their workpeople, have their attention called to the desirability of providing land sufficient to enable them to plan estates and build houses and factories in such manner as will provide homes and workshops in which people may live and work in such pleasant and healthy surroundings as may be obtained by the application of the "Garden City" idea, and at the same time enable the co-operative community to retain full advantage of any augmentation in the value of land.

Mr. B. WILLIAMS (Southern Section) spoke in favour of the resolution. There was a saying that anticipation was better than realisation, but three or four years' experience at Garden City led him to the conclusion that in the case of garden cities realisation was better than anticipation.

REPORTS OF FOREIGN CONGRESSES.

Mr. W. R. RAE moved that the Union's delegates to foreign Congresses should prepare reports, and that the same should be inserted in the Central Board's report to Congress.

Mr. J. JOHNSTON seconded the resolution, which was agreed to. The report was then adopted.

GRANTS TO THE WOMEN'S GUILDS.

Mr. J. C. GRAY reported that the English Women's Guild had sent in an application for an increase in their grant from £300 to £400, and the Scottish Women's Guild from £100 to £200. The Irish Women's Guild had also sent in an application. "We want," they wrote, "all the financial assistance you can give."

A discussion followed, and it was generally agreed that the three guilds were doing valuable work for the movement, especially in the way of inducing members of societies to be loyal to co-operative productions. At the same time, it was pointed out that the Union never had a big balance in hand at the end of the financial year, and to grant the increases applied for would mean a serious strain on its resources.

It was also suggested that, as an alternative, societies should give grants to the central funds of the Guild.

Mrs. M. A. GASSON (Southern Section) did not agree with this; it would mean that societies would be called upon to make three contributions to the Guild—once through the Union, once through the local branches of the Guild, and again, if the suggestion were adopted, direct to the central fund of the Guild.

A resolution that the grants be the same as last year was unanimously agreed to.

CO-OPERATION IN IRELAND.

Mr. J. C. GRAY read a lengthy report which had been received from the executive of the Irish Conference Association with reference to co-operation in Ireland, and the desirability of appointing a propaganda agent.

Mr. H. BARBOUR having supplemented the report,

Mr. J. JOHNSTON (North Western Section), in view of the statements made with regard to the funds of the Union, expressed the opinion that they would not be justified in going to the extent of appointing an agent.

A resolution was, however, adopted to the effect that the report be received, and that, if in the opinion of the United Board it was desirable, and the funds of the Union permitted, a propaganda agent be appointed for Ireland.

This was the last item on the agenda, and, after passing the usual vote of thanks, the delegates adjourned for luncheon.

THE LUNCHEON.

The luncheon party of the Reception Committee and the Central Board was a happy gathering indeed. The Co-operative Wholesale Society's Dining Hall in West Blandford Street presented a most animated scene; and there was "music in the air," the jingling of cutlery and plates and the spirited chatting of the guests blending not inharmoniously with the well-chosen programme rendered by the Co-operative Wholesale Society's string orchestra, under the baton of Mr. George Vanhee. The company included Sir Joseph Baxter Ellis (the acting Lord Mayor) and Lady Ellis, and Mr. T. W. Rowe (the Sheriff of the City), each of whom was wearing his gold chain of office.

Mr. T. THOMPSON (North Shields, chairman of the Congress Reception Committee) opened a short toast list with the usual loyal tribute, King Edward VII. being commended for his successful efforts for the maintenance of international peace, and for his deep interest in all appertaining to the welfare, not only of our own country, but of its dependencies.

THE CO-OPERATIVE MOVEMENT.

Mr. J. SHILLITO, J.P. (the chairman of the Co-operative Wholesale Society), was naturally quite at home with his theme, "The Co-operative Movement." He took his hearers back nearly thirty years ago, when the last Co-operative Congress was held in Newcastle, and then said some of the active workers in the movement sometimes remarked, "Oh, how slowly we move! This has not been done, that has not been accomplished; there is not much production going on, and distribution is lagging!" Well, he wished to emphasise that whilst looking after progress, they must not forget safeguards. They must see that every step they took was strong enough to stand the strain put on it. And particularly did he wish to impress upon those representing the distributive side, in times of prosperity never to pay away too much with a desire to make any member of the committee of management popular for the time being. If they followed out this policy, there would be fewer divisions, difficulties would be minimised, and there would be no doubt as to the prosperity of the co-operative movement.

Mr. J. SMITH (Middlesbrough), in responding, as one of the younger workers in the movement, said there was no need for them to apologise for their position as co-operators. And as one who had been privileged recently to attend a meeting of the youngest Co-operative Union on the Continent, he could say, after his sojourn amongst their foreign brothers, that he had realised that the spirit of co-operation was not to be girt within the narrow confines of their Isles, but that it was intended for the uplifting of mankind generally. A splendid heritage, he added, had been left to them of the younger generation by such men as Mr. Shillito, Mr. Maxwell, and the late General Secretary of the Co-operative Union—a heritage of which they should be proud, and which should be a help to them in their work.

"THE CITY OF NEWCASTLE."

The CHAIRMAN then called upon Mr. W. Maxwell, J.P., to ask the company to drink to the health of "The City and Trade of Newcastle and District," a duty which Mr. J. Oliver, J.P. (Gateshead), was unable to fulfil. Unlike the previous speakers, he began, he could not say that it was "with much pleasure" that he rose to speak, for he had come there with the idea of simply being a listener. However, as one who had been coming to, and going from, Newcastle for forty years or more, he said he had always been struck by the enterprise of its merchants and of its townspeople; and they would all join with him in sympathising with the workers of Newcastle in their sufferings caused through the recent commercial depression—a depression which would undoubtedly have been more keenly felt but for the beneficial operation of the co-operative stores.

Sir JOSEPH BAXTER ELLIS, who had a very enthusiastic reception, in response, said they were proud of the energy and devotion of those who had preceded them, and who had made the district of Tyneside and Newcastle exactly what it was to-day. Why, when he was a boy, and came to Newcastle

for the first time, and helped to unload linseed and cotton cake from the lighters, when they had the opportunity, they used to bathe near where the High Level Bridge was now, and they could walk across the river at low water. To-day, they had at that same spot forty-five feet of water at high tide and thirty-five feet at low tide, and they could send out a "Dreadnought" drawing thirty to thirty-five feet of water with perfect safety. And the fact that they could export, by means of the river, 18,000,000 to 19,000,000 tons of coal and coke, that said something for the energy and devotion of the men of Tyneside. Fifty years ago he was sent, as a boy, to deliver groceries on that little island of fifty or sixty acres in the middle of the river, but all that had been absolutely swept away by the Tyne Commissioners, and the biggest warship in the world was launched there not very long ago. If they needed further proof of the progress of Newcastle, he would ask them to look at the faces of the men and women before him at that moment. He himself was in at the initiation of the co-operative society in that city, and to-day, besides himself, there were only his esteemed and revered friend, Mr. Bailey and Mr. Tom Weatherson (the manager of the grocery department) left. He remembered Mr. Wild coming from Manchester, and it was looked upon as being very wonderful when they had a turnover of £150,000 a year. To-day he knew, without being told, that the Newcastle Branch of the Co-operative Wholesale Society had business running into £110,000 a week! All these facts he mentioned to show how progress had been splendidly nurtured by the minds of the men of Tyneside.

"Our Visitors" was briefly and cheerily put to the gathering by Mr. W. J. HOWAT, J.P. (of Newcastle).

Mr. T. W. ALLEN (Blaina, the retiring president) acknowledged, and pointed out that they were assembled there from all parts of Great Britain and from many foreign lands, and whilst they did not all speak one tongue, their hearts beat in unison. There was a social unity amongst them which was based on a common faith in a common ideal, which inspired them to service for the moral upliftment of society.

EXHIBITION OF CO-OPERATIVE PRODUCTIONS.

OPENING CEREMONY BY MR. E. J. GRAHAM (NEWCASTLE).

SATURDAY, MAY 29TH, 1909.

There was a large gathering of delegates and local co-operators at the opening of the Exhibition, which took place on Saturday afternoon. The formal ceremony was performed by Mr. E. J. Graham, Chairman of the

Newcastle Society. Mr. A. Wilkie, M.P., presided, in the absence of Mr. T. Burt, M.P., who was unable to attend owing to an important engagement.

One great disappointment there was here—everybody was hoping to do honour to that grand old pioneer in Labour Parliamentary representation, the Rt. Hon. Thomas Burt, M.P., who was to have presided at the opening of the Exhibition; and the fine Drill Hall in St. Mary's Place was crowded in anticipation, amongst the audience being noticeable, besides the usual leaders in the movement, foreign visitors, Mr. Richard Bell, M.P., Mr. J. J. Dent (of the Board of Trade), &c.

A rather lengthy delay was followed by the briefest announcement from the bandstand that Mr. Burt had not turned up; and then, as according to the programme, an adjournment was made to the beautiful Assembly Rooms at Barras Bridge. A crowded audience suffered another disappointment in the absence of another Labour M.P.—Mr. J. Wilson, who was advertised to move the vote of thanks.

All the honours, therefore, were with Mr. A. Wilkie, M.P., one other of the Labour men in Parliament, who took Mr. Burt's place in the chair, saying he would be but a poor substitute for his esteemed friend, who—both were citizens of Newcastle—was one of the oldest, whilst he was one of the youngest, of the Labour M.P.'s. Mr. Wilkie recalled the time, a round dozen years ago, when he attended the Perth Congress as the representative of the Trades Union Congress of Great Britain. There was "terrible excitement" at that time, he went on, because Scottish traders were going to boycott, nay, annihilate, co-operators. Some of them ventured into prophecy at that time; and the prophecy had been fulfilled, for co-operators had nearly doubled their sales since—and, better still, the traders were not annihilated. There was room for all; and the co-operative movement, in many respects, had been the best friend to the traders, and all they asked of the traders was to give them that same liberty which they expected the co-operators to give. The co-operative movement, both in its distributive and productive aspects—with the latter he was more intimately connected—was really helping the trader in his efforts to become a good employer, for we produced our goods under fair and perfect conditions, with fair wages, and without sweating. That day they had amongst them co-operative representatives of foreign countries; and he hoped and trusted that ere long we would arrive at that goal of the co-operative commonwealth, of which some of them had dreamt, and had worked for, so many years.

Mr. E. J. GRAHAM (chairman of the Newcastle Society) then delivered his opening address. He said—I must first publicly tender my sincere thanks to the Reception Committee and the Central Board of the Co-operative Union for paying my society and myself the honour of asking me to take part in the opening of this Exhibition of Co-operative Productions. That honour in the past has often been paid to bishops and other high dignitaries of the Church, to mayors and other civic officials, to statesmen, to members of

Parliament, and to others who by their public services have made their names famous, and who by their presence on our platform have shown that they at any rate thought there was some justification for the great and strong things that men have ascribed to the principles of the movement. They now have asked to join the number of those men one who can at any rate claim without egotism to have done spade work in the movement, and who is not behind-hand of the others in his admiration for those principles, which are the backbone and the mainstay of that movement of which the exhibition that we have just left is the outward and visible sign. No doubt in another place and at another time an official welcome will be given to the delegates on their visit to Tyneside, but I wish, on behalf of the society, that I have the honour to represent, to give a hearty, co-operative welcome to all, and to hope they may have a pleasant visit, and that when they depart they may have the kindest recollection of "Canny Newcassel" and the banks of "Coaly Tyne." It is now twenty-nine years since the Congress was last held in this city, and co-operative production at that time may be said to have been merely in its infancy; indeed at that very Congress a discussion took place on co-operative production, and the opinion was expressed that it could never be expected that production would make much headway. The figures published by the Union are an eloquent commentary on that statement, for last year the trade done by the productives, including the two Wholesale Societies, and leaving out entirely the distributive part, was 11 millions, employing 28,500 employés, and paying over 1½ millions in wages. The exhibition this year shows the result of the advance made, containing as it does the products and samples of great industries spread over the whole country, extending to countries abroad, industries with their own factories, managed, controlled, inspired and used by and for the benefit of the working classes of this country. No one can deny that at the present time there exists enormous inequalities in our social system, perhaps the more marked, the more observable on account of the deep depression of trade through which the country has passed and is unfortunately still passing. We have extremes of luxury and poverty, luxury on the one hand squandering money with a lavish hand, and poverty on the other crying out for work to earn the means of subsistence. And so used are we to this state of things that we are inclined to view it with an apathetic eye. The same people that cheerfully spend eight millions upon the provision of Dreadnoughts and cry out for other eight millions to be squandered on engines of death and destruction, begrudge the provision of a quarter-of-a-million for the prevention of unemployment amongst their own countrymen at home. The same public that goes mad upon Mafeking night, that lights bonfires on every hill and in every square, and shouts itself hoarse with excitement, looks with apathetic eye upon the vice and misery that meet them at every turn. But bad as the disparity between luxury and poverty is, no one who has studied history at all will deny that we have made enormous strides in the direction of levelling these

inequalities. The coming of co-operation, if not the greatest step, was at any rate a decided step in the direction of the advancement of the workers. "It provided them," as one writer has said, "with a central idea round which they could gather and from which they could enter into the understanding of the nature of industrial life and the extent of industrial problems." They stepped at once from the position of slaves to be masters, from being employes to be employers themselves. During the sixty years since the establishment of the store at Rochdale, wisdom has been gained by experience. Co-operation has itself educated its members in the principles of the movement, and their minds have been further enlarged and broadened by their participation in trade-unionism. At the present time, in the distributive stores we are doing a trade of about 70 millions, employing an army of 117,000 employes, returning as profits nearly 11 millions, those millions going, not into the pockets of the few, but distributed amongst those who by their trade have created them. In addition, we have the Co-operative Wholesale Society with a trade of 25 millions, and the Scottish Co-operative Wholesale Society with a trade of nearly eight millions; and all these inspired, managed, and controlled by the workers themselves. But we must not forget that the goal is not yet in sight. There are many battles yet to be fought, many victories yet to be won, many results yet to be achieved. It is still possible, even in this twentieth century, for a Leiter or a Patton to corner the wheat supply and raise the staff of life to famine prices in order to add to their already overflowing coffers. It ought not to be possible under a saner social system for such things to exist, and we look with satisfaction on the advance of co-operation to prevent such outrages in the future. Whilst co-operative production has been a success, let us see for a moment what it has done for the worker in the movement. I am not going to touch this afternoon upon the question of profit sharing, for, after all, that is merely a means to an end. But I claim that co-operative production stands for the best conditions of labour, sanitary workshops, shortened hours of labour, a living wage, and the general improvement of the worker. It means steady employment for the industrious and encouragement to the thrifty. But it demands in return an increased loyalty all round—an increase of loyalty by members to their own stores, an increase of loyalty by the stores to the productive societies, and an increase of loyalty by productive societies to co-operative principles. It is extremely easy to talk glibly of giving the best conditions to the workers, but I am sometimes tempted to ask if we are always true to the principles we profess. Do we always purchase the goods made under these conditions, and are we not tempted aside sometimes by the question of cost? The man who attends the quarterly meetings of societies and shouts the loudest for the observance of trade union conditions is too often the man who will go to the corner shop and purchase shoddy goods, made by sweated labour, because they are cheap. If the workers themselves would only purchase goods made under trade union conditions there would be no need for sweated

labour Bills, no need for the legislature to step in and stop by legal enactment the exploiting of the labour of the necessitous. We are all liable to be misled by glaring advertisements and specious arguments. Depend upon it the private trader is not going to be ousted out of the market without a struggle. In the onward march of co-operation he is bound to suffer, and we cannot expect him to take this lying down. But it is inevitable that he must give way to saner and truer economic conditions, just as the hand-weavers of Lancashire had to give way on the introduction of machinery. We are in an age of development. The old stage coaches are now represented by motor cars and flying machines. We have the marvels of modern science, such as wireless telegraphy. And as in the scientific world, so in the social and industrial. He would be wilfully blind who cannot discern the modern trend of affairs—the advance of the Labour movement; the emancipation of the worker; the doom of the capitalist, as such; and the end of the old system which exploited the worker and the multitude for the benefit of the few. With that advancement the co-operative movement can claim to have no inconsiderable share, and I trust that the result of this Congress and exhibition will bring these truths home to the minds of the teeming population on Tyneside, to the minds of the workers themselves, until it will be considered to be as much a duty to belong to the stores and to trade there as it is to belong to the trade union. I have already declared the exhibition open; I can only now wish it every success. It has been got together at great trouble and expense; that trouble and expense can only be repaid by a good attendance, leading eventually to increased sales by the societies there represented.

VOTE OF THANKS.

Mr. J. SHILLITO moved a vote of thanks to Mr. Graham for his address, which breathed an air of practicability. If the advice given was carried into practice, it would produce a better state of things in our social and industrial life. It gave him the greater pleasure to move this resolution because Mr. Graham was a Newcastle man and a personal friend.

Mr. E. O. GREENING gladly seconded the vote of thanks to Mr. Graham for his admirable, thoughtful, and cheering address; and he hoped Mr. Shillito would allow him to include thanks to Mr. Wilkie for taking the chair at a moment's notice. Mr. Wilkie had a public reputation for courage, and he had sustained it on this occasion. This remarkable Exhibition, opened by Mr. Graham, took him back in mind to the first exhibition ever held in connection with a Co-operative Congress. And an interesting fact was that at that time a learned professor of a university had the temerity to say that co-operators could not show a single exhibit of productive enterprise. ("I wish he were here now.") "I think he would have an eye-opener," added Mr. Greening, laughingly. That statement was not quite true. The productive side of co-operation had grown so much since then, that the organisers found it impossible to get a hall large enough to house

the exhibits ; and that was a very good testimonial, but it made the outlook difficult ; and in order to try to help to solve the problem, he had ventured to suggest a scheme to the Central Board. His idea was, as we could not find halls big enough, we should be prepared to build our own exhibition premises. It perhaps seemed " a big order," but it would not appear so on looking it straight in the face. He proposed that we should go outside the places visited, take an open field, enclose it, and then put up a removable structure. For half a century he had been a member of the Royal Agricultural Society of England, which began with a show that was only a small adjunct to the annual meeting of that body. The show now covered seventy acres of ground. In Newcastle last year the exhibition attracted immense crowds of people, and contributed to make a reserve fund of over £30,000. He asked co-operators to undertake a similar experiment in connection with our annual Exhibition. What had been done by agriculturists and horticulturists, co-operators could do and will do. He proposed to add to the business part of the Exhibition features of pleasantness and joy, making it, as the poet said, an occasion " when Labour shall meet Delight half way." He would have music, instrumental and vocal, in which our co-operative choirs excelled, with flower, fruit, and vegetable shows, hand-bell contests, &c., providing an enjoyable time during Congress and for a week before and after. Propagandism should be another feature of the Exhibition. We have plenty of practised speakers on co-operation who could arouse enthusiasm at meetings throughout the district. Such a Congress Exhibition would be most pleasant and profitable.

Mr. SHILLITO hoped the suggestion of Mr. Greening would be thoughtfully considered. Something would have to be done to provide adequate accommodation for the display of co-operative productions. There was not room in the present Exhibition for a single display of one of our earliest and most extensive manufactures—corn milling—and many exhibitors complained of the want of space. Mr. Shillito presented a beautifully-bound volume of the Co-operative Societies' Annual to Mr. Graham, and then put the resolution, which was passed with acclamation.

Mr. GRAHAM suitably acknowledged the gift.

Mr. SHILLITO said Mr. Burt and Mr. Wilkie had done much for the Labour movement. A similar copy of the Annual would be sent to Mr. Burt.

The CHAIRMAN hoped Mr. Graham's splendid address would influence the workers of this country to co-operate more zealously to make the world brighter and better.

Selections of music were performed each afternoon and evening by Ashington Orchestral String Band.



FIRST DAY OF CONGRESS.



Monday, May 31st, 1909.



MORNING SITTING.

The delegates appointed by the various co-operative societies in Great Britain and Ireland as their representatives at the Forty-First Annual Congress, convened under the auspices of the Co-operative Union, assembled for the first sitting at 9-30 a.m. on Monday, May 31st, in the Palace Theatre, Haymarket, Newcastle-on-Tyne. This was the largest place of meeting available, and yet was not sufficiently capacious to comfortably accommodate the seventeen hundred delegates and numerous visitors.

The President of the Congress (Mr. W. R. Rae, of Sunderland) received an enthusiastic welcome on entering the stage, accompanied by Mr. T. W. Allen (of Blaina, the deputy-chairman), Mr. J. C. Gray (general secretary of the Co-operative Union), Mr. A. Whitehead (assistant secretary), Mr. J. Shillito (chairman of the Wholesale Society), Mr. E. O. Greening, Mr. Maxwell, Mr. Wood (auditor), Mr. J. J. Dent (Labour Department of the Board of Trade), members of the Central Board and the Congress Reception Committee, the permanent secretaries of the Scottish, Northern, North-Western, and Southern Sections (Messrs. Deans, Clayton, Horrocks, and May respectively), Mr. H. R. Bailey (chief clerk of the Wholesale Society in Newcastle), home and foreign delegations, and many well-known co-operators. There was renewed cheering at the entrance of Sir Jos. Baxter Ellis (alderman), Lady Ellis, the Town Clerk (Mr. Olliver) and Mrs. Olliver, the Sheriff (Mr. J. W. Rowe) and Mrs. Rowe.

Mr. T. W. ALLEN, who presided at the opening proceedings, said it was cheering to ring up the curtain at our Forty-First Annual Congress in presence of such a brilliant assembly. Acting as prologue to our co-operative drama, he was happy in having to perform a two-fold pleasant task. In the first place, it was his pleasing duty to introduce to the delegates Sir Joseph Baxter Ellis, who was present to give the delegates a civic welcome to Newcastle. Co-operators had a deep sense of the possibilities of civic enterprise; on many points they made common ground with the municipality. Co-operators were also amongst the most loyal and respecting of citizens, and would know how to appreciate the signal favour which was about to be conferred upon them. The civic welcome would lend grace to their proceedings, and at once place delegates on the best of terms with the historic city of Newcastle, and naturally add to the joys of their visit. It was therefore with sincere gratification that he called upon Sir Joseph Ellis to address them.

CIVIC WELCOME.

Sir JOSEPH BAXTER ELLIS said he deeply regretted the absence of the Lord Mayor of Newcastle, who ought to have been present, as the chief magistrate of that great city, to offer the delegates a hearty welcome to Newcastle. He hoped they would accept him as a substitute for the Lord Mayor, who asked him to take his place during Congress week, and give a welcome to the delegates. Taking all things into consideration, he had as great a claim to be present at this Co-operative Congress as the chief magistrate or any other man in Newcastle. "My first recollection of co-operation," said Sir Joseph, "dates back more than fifty years. I remember that the first idea which entered my brain in connection with co-operation arose from the fact that my dear old mother, more than half a century ago, although engaged with my father as a grocer and draper in Bramley, near Leeds, was, at that time, the only one to open her doors and offer hospitality to the veteran of co-operation, George Jacob Holyoake." Sir Joseph recalled the fact that he was present at the initiation of the local branch of the Co-operative Wholesale Society. As a public man, he claimed to have helped the movement upon several occasions in dealing with the Newcastle Corporation on business matters. "All through," Sir Joseph added, "I have always recognised the splendid work that co-operation has been doing. We know that people are jealous of co-operation, especially the trade to which I myself belong. To a very great extent I think it is a mistake. I say that honestly from the bottom of my heart. Competition is a splendid thing for everybody, except to the individual who happens to be manufacturing something. There is no doubt whatever, look at it whatever way you like, the great principle of thrift and the magnificent progress it has made date back from the initiation of the co-operative movement, and traders to-day ought to be extremely thankful. No more abominable system ever existed in this country than that of giving credit to working people. Happily that has

been practically ended." Sir Joseph hoped co-operation would keep the co-operative cause at its original high level, and concluded by saying: "On behalf of the Lord Mayor and members of the Council of this great city, I offer you a most hearty welcome to Newcastle."

Mr. T. W. ALLEN said he was sure they would all agree that Sir Joseph Ellis made a fine substitute for the Lord Mayor. If the Lord Mayor was anything like Sir Joseph, he was a very excellent man. They had had a brilliant welcome, and they were all delighted with Sir Joseph's address. He had shown himself a man rich in experience. He had been thinking what a fine acquisition to the co-operative cause Sir Joseph would make. He trusted their coming to Newcastle would assist Sir Joseph to make up his mind in that direction. He asked the delegates to rise and give hearty cheers for Sir Joseph and Lady Ellis, for the Sheriff, and for the Town Clerk of Newcastle.

The call was enthusiastically responded to.

INTRODUCING THE PRESIDENT.

Mr. T. W. ALLEN, continuing, said it was now his privilege to introduce to that Congress one of co-operation's most luminous rays. For many years our new president had stood foremost in the arena of social conflict, and as a great co-operator, laden with many distinctions, he was worthy of the highest honour the movement could bestow. Like most sons of the north, the president was built upon a most massive scale, physically and otherwise. Conference delegates had frequently—too frequently, perhaps, for their own comfort—tested his powers in debate, and those who followed the literature of the movement knew his piquancy as a writer. At more than one Congress he had shown himself to be the fair, strong fighter, with frank face and good heart, who could give and take with a smile and an open mind. Above all, he had the great merit of consistency. For seven consecutive years he had presided at the deliberations of the committee on education, and by intrinsic merit establishing for himself an exalted place in the councils of the movement, and winning a foremost name in educational circles. Education to Mr. Rae was more than a profession—it was a deep-rooted conviction. By making education a living word, by many and various achievements, he had shown himself to be a master builder in co-operation, knowing full well what the perfect edifice ought to be. He need not ask the Congress to listen to Mr. Rae—they would have to do that—he would compel a hearing. He would raise their enthusiasm with his eloquent voice and his good cheer and good nature and good fellowship, and he was sure that he would delight them with tones and cadences no southerner could. In calling upon Mr. Rae to take the presidential chair and deliver his inaugural address he asked for him a hearty and right royal co-operative reception. He felt sure that throughout all their proceedings the best traditions of the high office to which he was now called would be upheld, and it was with a real pleasure that he introduced such a ray of good hope to this Congress.

Mr. W. R. RAE, on taking the chair as President of the Congress, was greeted with cheers, several times renewed. When quiet had been restored, he remarked, amid laughter, that it was perhaps well that he had the breadth of back referred to by Mr. Allen, else he would have been crushed by the load of praise.

At this stage, Sir Joseph Ellis had to leave with the civic party to extend a welcome to the delegates attending the annual conference of the United Friendly Societies, which was also being held in the city.

The PRESIDENT, in asking the delegates to wish them "good morning," reminded them that Mr. Allen had said that if the Lord Mayor were as good a man as Sir Joseph, Newcastle was very fortunate. Newcastle had always been fortunate. He himself began work in Newcastle, and Sir Joseph and his colleagues were beginning to recognise that what co-operators did and said to-day, the municipalities did and said to-morrow.

Sir JOSEPH ELLIS expressed the pleasure felt by his party at the kind and generous feeling of the delegates, and congratulated them upon the appointment as president of a man who was a credit to co-operation.

The delegates rose and gave hearty parting cheers.

The PRESIDENT then delivered his inaugural address.

THE INAUGURAL ADDRESS, BY Mr. W. R. RAE.

At the very outset I want to thank the United Board and my friends in this section for the honour they have conferred on me to-day. But while I appreciate this very highly, I am not unconscious of the responsibility that accompanies the honour, and will do my best to realise both. I feel confident that your assistance and indulgence, both of which will be necessary, will not be withheld.

I think, too, I may be forgiven if, before coming to the more important portions of my remarks, I digress for one moment to say a word for the section in whose chief city we now meet. I am not a native—indeed, not long ago, was a stranger—and therefore have the advantage of "viewing the landscape o'er" from the point of view of an outsider. And I seem to have discovered many excellent facts connected with the men of the North. Co-operative membership in proportion to population is high; co-operative loyalty as to source and markets in purchase is very high; and the contributions to the Union funds per member most praiseworthy. It is a section of which, as a resident, one can be honestly proud, and in which a

stranger can be justly interested. But it is the people, the men and women of the North, that are its commanding recommendation. The hand of the Northerner is heavy, gnarled, and crippled, mayhap, by the frequent use of pick and hammer, in pit and ironyard, and his head is hard, logic and the stern facts of life appeal to him; but his heart is soft and warm. He hides beneath a rugged and toil-worn exterior a well of humane manliness, ready, in response to the call of suffering or to the touch of sympathy, to overflow with kindness and consideration. I have experienced both, and I am confident that I need have no hesitation in assuring you that your experience this week will be one of unstinted and continued service. Nay, more, I should, in the opinion of my friends, be negligent if I did not take advantage of my opportunity to extend to you, in the name of the North, the heartiest possible welcome.

The year that is past has been a very trying year in this country. Following the recent crisis in commercial matters across the sea there came lessened exchanges between the great markets of the world, and as a natural consequence trading results fell and production decreased. Nowhere has this stagnation been felt so keenly as in the shipbuilding centres, and perhaps most so on the North-East coast, where the class of steamers usually built is that commonly known as "tramps." And to make matters worse in our immediate district, the regulations relating to what is known as the "Plimsoll Mark" on steamers were altered, adding, as it were by the stroke of a pen, a million tons of carrying capacity to the existing fleet of British ships. New vessels have therefore not been in demand, and the clang of hammer upon iron in the shipbuilding yard has been sorely missed. Many and bitter thoughts pass through one's mind when the whole position is considered. Questions of responsibility and even humanity rise, presenting problems whose solution is difficult.

But the most striking incidents, brought into prominence during this depression, are the wonderful patience of the out-of-worker, and the enormous value, as a factor in the struggle with poverty, of the thrift side of co-operation. We ought not to be

distressed at all at the fact that extensive withdrawals have been made from capital accounts; rather we should be glad, very glad, that these thousands were there to be withdrawn. What would have been the state of affairs in at least one town with which I am well acquainted, where the hunger-wolf has been baying at many doors for over a year, had there been no store, and no withdrawable capital, I dare not even imagine.

But even in the face of the national shrinkage in trade, the figures for the year so far as co-operative trading is concerned are very favourable. During the year 1908 the business done by our societies exceeds that of 1907 by nearly two million pounds (having risen from £105,717,699 to £107,550,654) and the membership by nearly a hundred thousand (from 2,434,085 to 2,516,194). What a splendid testimony in favour of our methods generally, that even in a time of universal depression, when facts are twisted and opinions disturbed by the advocacy of all sorts of quack reforms, we find such steady and solid increase.

In referring thus briefly to the figures of last year, I hope I am not increasing the adoration of favourable statistics which is spreading amongst us. We talk in millions, because we trade in millions, but I am not at all sure that we have a policy worthy of our millions. Let us see what our millions of members represent. It is difficult, because of the varying rules that surround membership, to ascertain exactly how many households are represented by the two and a half millions. But even when allowance is made for dual membership, for the admission of the young people, and the retention of the old, I think I can safely assert that we have an entry into, and some influence on the life in nearly two million homes, or between a quarter and a fifth of the whole community.

We have drawn their attention to the possibility of an increase in spending power by associated buying and selling, and their loyalty shows their appreciation; but shall we stop there? Shall we let them think that our work is to be for ever confined to thrifty shopkeeping? The incidents of competitive trading that have adversely affected the purchasing power of the wage-earner have

been put behind us. We have overtaken and overcome them; but we have a long row to hoe yet before we reach the degree of industrial emancipation we so often talk about. What, after all, do the additions that our shopkeeping make to the spending power of the workers amount to in view of the whole facts of the case? Those of you who think, and I believe that number is becoming larger every year, must have been often puzzled to explain to others or even to yourselves, how it is that, in this land of plenty, where wealth, enormous wealth, has followed the advances made in production, there should be such grinding poverty in the lot of so many, and so little at any time between the worker and want.

Let me not be misunderstood. I am not thinking nor speaking of "wasters." They, whether lazy tramps, or equally lazy millionaires, do not appeal to me at all. I think the Pauline injunction that "they who do not work neither shall they eat" should apply equally at both ends of the stick. But I do think and I do feel for those thousands of willing, capable, honest workers, whose labour, at the best, may bring daily bread, but certainly provides nothing for the morrow. I think it is high time that we should bring before our members such facts connected herewith as may create correct opinions on this question.

The inquiries made by Seebohm Rowntree and Chas. Booth in recent years revealed the startling fact that 30 per cent of the population of England is continuously underfed—nearly one in three short of their daily bread!—and further research made by unconvinced critics of their statistics has only strengthened that position. In 1893, Sir Robert Giffin, accepted on all sides as an authority, in giving evidence before a Royal Commission, estimated that there were 7,300,000 men engaged in industry and handicraft of all kinds, but their wages, even if it were possible that they should work regularly 50 weeks out of the 52 only averaged 23s. per week, while nearly six millions of women, boys and girls, employed with similar regularity would only average 13s 4d. weekly. A further scrutiny of the many tables of figures then presented and since corroborated shows us a total of 15,000,000 manual workers of all

kinds whose wages do not, even under the most favourable circumstances, average more than 20s. 6d. per week.

And it is not because the results of the operations of the industries with which they are associated are barren of profit. And I suppose it will not be denied that the annual income of this country is derived directly or indirectly from the industry of to-day and the funded or invested returns from the industry of the past. This gross annual income can be estimated, too, from reliable statistics. The operation of the Income Tax Acts, too much in evidence in some cases and too little in others, affords a basis of calculation which will help us in an approximation of what one may be permitted to call the National Income. The returns made by those who admit the possession of annual incomes of more than £160 amount to £830,000,000. Careful estimate of the salaries of those who are in receipt of less than £160 per annum, but who are not reckoned with the weekly-wage earners, gives us another total of £225,000,000. Now if we add to these the total wages earned by the 15,000,000 manual workers already referred to, we have a grand total of £1,710,000,000, which, as a national income, would afford to every household of five persons £200 per annum, or nearly £4 a week, which would be an entrance into fairyland for thousands. Surely in the face of this huge national income it becomes us, who profess to have at heart the interests of the toiling multitude, not only to become acquainted with these facts ourselves, but to spread a knowledge of them through all the millions of homes with which the Co-operative movement brings us into contact. Huge wealth and grinding poverty side by side in an enlightened Christian country in the twentieth century!

And the further we inquire into what these statistics reveal, the more astounding and inexplicable the position becomes. The number of persons making these returns is not very large. Those incomes that exceed £160 per annum are enjoyed by no more than 750,000 people, which seems to be a very small proportion of the community. Stated briefly, the position is this: the National Income is found to split itself into two nearly equal portions, one

of £880,000,000 which is shared among 38,000,000 men, women and children, and another of £830,000,000 which is enjoyed by 5,000,000. Or taking five to the average home, the slightly larger half is spent over 7,600,000 homes and the other moiety over 1,000,000. Put in another way, one-half of the National Income is spent by one-ninth of the population, and further inquiry shows that one-third is drawn by one-thirtieth of the people, while the other twenty-nine-thirtieths get along as best they can on the remaining two-thirds. We are fast approaching a time when we shall realise to the fullest that a skilled artisan is more value to the State than an idle millionaire, and it is terrible to contemplate that each member of a small portion of the community is rewarded by as great an average share of the National Income as forty-eight others—more especially when we know that among our forty-eight group will be found the skilled artisan, the mechanic, the handicraftsman. And all this the result not of the reckless and wasteful habits of the wage-earner, as we are so often told; nor is it brought about by fundamental and unalterable economic law; but simply because of our acquiescence in an unjust and iniquitous mal-distribution of the national wealth.

But the unequal and capricious distribution of wealth is not the only "lion in the way" that we must face and overcome. Behind it, and to some extent contributory, looms the question of the control of the land—the All-Mother, whose bounty should be outspread for all her children. Ever of intense importance to a community, land-holding and land-owning are to-day more than ever matters of vital interest. The first source of wealth, and always predominant where labour is concerned, land and its possibilities cannot be ignored.

Very little land indeed is at the disposal of the State. All, or very nearly all, is held at the disposal of individuals. Much of it is enchained by the Law of Entail, which was *not* brought to us by the Normans at the Conquest, but is lawyer-made and lawyer-maintained, and what little is left is so hedged and fenced by legal enactment and restriction that he who controls even so much as will make him a grave is among the favoured few. A writer, intending

to be humorous, but who was at the same moment very near the cold truth, said that for thousands of our men there was not even a place to die. If one of them wandered into a field to hide his labour-worn carcass under a tree, he would be found guilty of trespass, whereas if he laid himself down on the highway, in the hope of a quiet departure, he could be arrested for having no visible means of support. What a terrible, but true, picture.

It is impossible to say how many landowners there were in 1908. The latest authentic list of these, known as the "New Domesday Book," was published in 1873. An analysis of the figures therein contained was made by John Bateman in 1883, which tells us that the land surface of the United Kingdom consists of, roughly, 77,000,000 acres, and of these, 40,400,000, or more than half, were owned by 2,500 persons. Mr. Chiozza Money, in an admirable work entitled "Riches and Poverty," estimates that in 1905 there were between one and one-and-a-quarter million landowners, great and small—mostly small, I fancy—but what of the rest of our huge population and the possibility of their access to the land. What of fruitful soil, that ought to grow corn, being allowed to sink to game preserves and deer forests! What of grabbed commonities and stolen hillsides! What of unearned increments, of lapsed leases, and all the other capricious methods of enriching the few at the expense of the many!

To quote Mr. Money, "Man can make soil by disintegrating rocks. He can change a fen into a farm. He can rear floors above land, or sink shafts below it. Upon the base afforded by a small piece of land he can manufacture enough cloth to clothe a multitude." But, to do all these, or any of them, he must have access to the land. And not only access, but easy access. This is scarcely the time or the occasion to refer to the method of land acquisition, but even under the business regulations that obtain to-day it seems strange that the nation has so long consented to the fact that while £10,000 may be invested in consols by a simple business transaction, a few pounds worth of land can only be got with the help of one or more lawyers, several squares of parchment, and a few yards of red tape!

Here, then, in the dissemination of the truth about the distribution

of wealth and the control of land, we have an educational policy, aye, a duty, worthy of even our huge numbers and great strength. It may require years of earnest labour, but to feel that in ten or even twenty years our people would be really interested in these important problems, and enlisted as a whole, organised army, in the cause of reform, must, when we think of what then could be done, be an inspiration to every one of us. In spite of all the work done by the Central Education Committee, and, considering the means at their disposal they have done well, who can say that we have more than begun our educational work? Who can say, with these problems awaiting solution, that we are even within sight of the realisation of "the state within a state"—that phrase which has so often been a stimulus to us—until our members have clear ideas and clearer intentions on these two great subjects? You remember Bunyan's parable of the "Man with the Muckrake"? How long are we going to give our attention to the gatherings of the dividend-rake alone; and when shall we lift our eyes to the greater purposes that await fulfilment?

If our movement stands for anything else than thrift, it stands for industrial freedom and control of the means of production. This is its larger hope, its higher purpose. Towards the regaining of the control in industry, the hearts of the Pioneers longed, and hundreds of equally noble souls have since that time striven for the extension of the power of association for no other purpose. The immediate benefit that might accrue from combined trading was as nothing to them, or valued only because of the power it placed at the disposal of those who were proclaiming new ideals. But we, by our acquiescence in the capitalism and land-control of to-day are bringing nearer the time when the whole country will be openly, as indeed I fear it is secretly, in the hands of a few that are very rich. On all sides there is the danger of the rule of the plutocrat, and in all countries, in every age, plutocracy, *i.e.*, government by gold, has been a menace to liberty, a tyrant to labour, and death to patriotism. Can we not see that the "trust" and the "syndicate" that we dislike so much are only evidence that the trend is towards

the monopoly, and woe betide our land when the monopolist rules! There is a struggle in the near future, again between the many who have not and the few who have, and this combat between privilege and the power of wealth on the one hand as against paralysis and penury on the other, will demand from those who fight for the people and freedom a depth of consecration, a nobility of aim, and an unswerving fidelity, to a degree that has never been required before. The enemy used to fight in the open, but the weapons at disposal, to-day, afford opportunities of hidden warfare that is far more difficult to endure.

Are we, as a movement, to take the side of the many? All the traditions of the past range co-operative effort on the side of the people. The enthusiasm that gave it birth, and has fired the hearts of so many since, was kindled by the discovery that there was in the new movement a new hope, a new gospel, for industry. Shall we, who to-day are richer because of the new hope, play coward in the face of the future? Shall we not rather prove our armour, array our forces, and get ready for the fray?

“Prove our armour,” did I say? Yes, and our hearts and our lives. Oh, these hearts of ours, what sweeping and garnishing they will require! Is there anything that has done more to hinder and cripple the efforts of the workers to improve conditions than their own jealousy and suspicion of one another? How many times have the days of approaching victory been changed to days of dire defeat by sullenness and even treason in the ranks. A great battle in Scotland was lost because one clan would not fight because to them was not given the place of honour, and many a trade fight has resulted in a rout from similar jealousy. And not only is this true of groups but of individuals. We have seen in our societies the critic on the floor, idolised; we have seen the same hero sharply criticised when his advocacy of reform raised him to the platform; and we have heard him “scandalised” long before his term of service as a committee-man had expired. Think of it—one of ourselves, with all the special knowledge that gives him peculiar insight into the trials his comrades are subjected to, with all the fire and energy that

experience imparts, and with unblemished personal character—idolised, criticised, and “scandalised,” all in a few brief months. Is this the type of comradeship that will bring us victory?

And our armour—what of it? We go forth to fight for new economic principles and new views of the relationship of capital to labour. We seem to believe that economic science should be based on life rather than on property; that capital should be the servant, not the master of labour; that production ought to be carried on for use and not for profit; that what a man is, is infinitely more important than what he has; that the sons and daughters of mankind have a right to live, simply because they are alive; and our ignorance covers us with bewilderment when we meet the smooth-tongued enemy, and our beliefs sink to mere aspirations, and often fail to find utterance. There never was a time when it was more necessary to plead for education, and yet more education. Not only the education that will help us to make the best of the circumstances of to-day, but the education that will enable us to place things in their correct perspective, to see men and methods as they really are, and help us to acquire the co-operative character that will give strength and vitality to all we try to do.

I cannot help it if some of you may be inclined to feel a little tired of all this insistence on education. It is perhaps more your misfortune than your fault. And I do not apologise for so speaking, for to me, until we have young men and women trained in and from our ranks coming forward to take up any duties of leadership that the movement may demand, we cannot have too much talk on education. It is not enough for us to plead for a free passage, however broad, from the elementary school to the university, though this is within the right of our children, and ought to be granted by the Education Department. It is not enough: too often these travellers keep too closely to the old road and imbibe the old prejudices, the old errors. What we want, and seek to obtain, is a co-operative journey that will end in a co-operative university. And so important is it that so long as the State does not provide it we must do, as we have done in the past, the best we can to provide it ourselves. I, for one, shall

never cease to plead and plead for renewed effort on educational lines, a closer acquaintance with co-operative ideals, a clearer insight into the real teaching of industrial history, and a reborn character determined to make practice harmonise with principle. Until we have converted members into co-operators, employés into missionaries; until we have co-operators born and bred, as the saying is, as managers, buyers, and heads of productive works; until we have ideals rather than "divi." the moving force in the committee-room as well as in the quarterly meeting, we cannot, we dare not, relax our efforts in the slightest. Till that day comes we must persevere with classes for young and old, lantern lectures and inspiration meetings for the toil-tired, extension classes and Ruskin Halls for the more fortunate in education, and the inculcation of the spirit of brotherhood for all. Better far, and wiser too, to spend money over these than over teas and comic songs. For heaven's sake let us not forget that society can rise no higher than the stature of the individual. Heaven! did I say? I would that many who long for a heaven, yonder, would realise to what an extent hearts purged from suspicious jealousy and rebathed in enthusiasm and service, could spread heaven here below. Oh, that or one short hour I had the eloquence and power of the late Joseph Cowen, the Tribune of the North, to whose magnetic influence I owe the desire to help by all that is in me, my friends who toil with their hands, to a higher plane, a fuller life! Then, perhaps, I could stir men's blood and fill their hearts with new endeavour.

But this is not all. We need, for the future that lies before us, not only purer hearts and more knowledge, but a closer union. At present we are a very heterogeneous army—many well-organised regiments, but not yet welded into a perfect whole. Society is at times at variance with society. Immediate gain, devotion to financial success, and the folly of reckoning progress in profit, have bred something like rivalry and even competition among our battalions. To be effective, we must become a real army, with one flag, one password, one purpose. Our patriotism must not be parochial, but

national, aye, and international. We must cease to make so much of our trading and our profits and make more of our principles. They must be crystallised into practice. In fact, our whole policy must be conceived in principle and conserved in union.

Three years ago, our much-esteemed General Secretary outlined a scheme for the establishment of a National Co-operative Society, with the approval and amid the applause of the Congress of Birmingham. To him, too, is evidently apparent the pressing need for a closing of the ranks. His address has been discussed at many meetings of various descriptions, and my task to-day will be made the lighter by the foundation he has laid. There is growing a very considerable opinion of the folly of our divisions, our overlappings, and our competition, and the wisdom and necessity of a more real union. It may be that Mr. Gray's scheme suffered a little because of its unexpectedness, and it may, too, have been discounted by what was thought by some to be undue prominence given to a section of the movement. But his purpose and intention were beyond all question, and the day will come.

Meantime, as some of our eyes are holden that we cannot see, it may be more advantageous to build upwards, which is after all the true method. Mr. Gray's idea was to some extent a new organisation, ramifying downwards. I think the same end could be reached by improving an existing organisation and building on it. We have already our Co-operative Union—the voluntary association which has done so much for its members in the past; can it not be made a real union—a legal, binding federation, to provide for us the coherence and guidance that are so much needed? If we mean it, it *can* be done. If we don't mean it, no scheme will help us.

The constitution and rules of the Union ought to go into the melting pot wholly. If it is to be and to do what is necessary, there is required what sailors call a complete overhaul. Representation requires reconsideration, districts more careful definition, and subscriptions a more satisfactory basis. The variation that exists in the method of election of the Central Board points to a time

when every society did that which was right in its own eyes and our policy was parochial. And this variation could be made into harmony without losing any of the advantages either as to power of selection or tenure of office which the present method is said to conserve. Such change, too, has taken place of late years in the possibilities of railway and other means of travelling that mere contiguity to a railway should neither include nor isolate a society. It would be wiser to arrange districts on the basis of something which the societies have in common—something that would give them a lead towards a deeper sense of brotherhood than to allow their segregation into groups to be determined by the railway alone. We often boast that co-operation knows no geography, let us not forget that feeling in our new arrangement. Neither county nor nation alone should determine district or section.

And as to the subscription—I suppose it must be accepted that representation ought, largely, to be dependent on the amount of subscription, though I would really like to see an attempt made to range societies, wealthy or poor, big or small, side by side, on a footing of equality, just as we have it in the societies themselves, where the two hundred pounder and the two shilling newly-joined have each one vote and no more. But we have drifted into the other, which is a relic of the days when money and not men counted in the settlement of things, and, again I say, I suppose I must accept. Well, but if we admit the custom, have we not a right to hint that it carries with it a responsibility? Is there not an obligation resting on the wealthier to pay in accordance with their wealth? I am not at all sure that the fact that there is so much that is voluntary in the subscription is not doing us a good deal of harm. Big societies get rather the idea that the Union is at their mercy, and the lesser ones feel that they are doing a little more than their bigger brethren. It would be far better that we all paid on the same scale, with a consideration for proportional representation when voting strength is worked out. I believe that this would not be difficult of attainment. The capital of the Convalescent Homes, Defence Funds, &c., was easily got on a basis

of membership. Big societies and lesser all paid with the same willingness, and would reconstitute the Union financially, with the same ready and prompt harmony.

Further, membership of the Union, to have a coherence worthy of such a federation, should give a claim, each on all and all on each, for mutual assistance—such a claim, strong, binding and legal, as would develop a loyalty to one another and to our common aim, such as we have not yet seen. There ought to be something more than censure for the backslider and expulsion for the unregenerate. There ought to be such power as would guide the footsteps of all that were in the light without going to the extreme of thrusting anyone out into the night. There should be included in membership, and made legally binding a willingness in matters of policy that bring one society into contact with another to accept and abide by the decision of the elected body. Into this new agreement I believe our societies would enter readily. They are not blind to the weakness of the present voluntary federation, neither are they oblivious to the greater strength that a closer bond would give. Many details will require to be hammered out on the anvil of experience, but I am convinced that a new constitution and new rules can be, and ought to be, undertaken as a near and pressing duty. Under it, the sections, consisting of similar districts, more carefully mapped out, would be represented by men or women who would each have a constituency. To these might be added, to form the Central Board, such representation from the employés as may be devised. The committees and sub-committees of the Board should have, as they have at present, certain powers of co-optation, so that the Guild and similar organisations could be kept in touch. Speaking of this idea to a friend, he asked, what of the Wholesale Societies? We are supposed to be an organisation of consumers and the Wholesales are our own, and just what we make them. The policy of the distributive society is bound to influence them. When we make up our minds to move, I believe the Wholesale Societies will fall into line, and the independent productive works will feel neither the chill of isolation nor the pride of supremacy.

The Sectional Board would for control purposes be the unit. The Central Board would lay down wide lines of general policy, and act as a court of appeal, with power to enforce decisions. In a very short time under such a Union, without any loss of local enthusiasm or initiative, the troubles that arise from competition within the movement would disappear, districts would federate, and sections draw closer, till the grand result would be a Co-operative Union, national and strong, worthy of the aims, objects, and aspirations of the noblest souls amongst us.

Here, then, is our work for the next few years. I wonder if we can finish in time for the opening of Holyoake House! It will run on two lines, converging to one purpose. The one an intenser enthusiasm for civic and special education, which shall widen and strengthen the foundations of co-operative character and effort; the other a determination for more coherence and a closer union even if we give up, each of us, something of himself in consequence. It is a work which will enable our people to see the meaning and trend of the great tendency that there is to-day towards plutocracy, and to prepare themselves not only for the days of struggle and strife but for the years of constructive work that will follow the victory.

In concluding, I would like to say a word or two as to the spirit in which the work is to be done. And I think I cannot do better than put it in the form of an allegory which I have read somewhere.

In the days of old, when the line between the natural and the supernatural was not so closely drawn, when men saw mysteries and dream-visions, there lived in a valley, fruitful and flower-bedecked, a family of earth. Their lives were ordinary and commonplace. They came into existence, quarrelled or lived peacefully, just as men do to-day, and drifted carelessly away into the unknown, and that was all. But it happened that there was one of them who noticed that all the flowers of the plain were not alike. Most of them were red and yellow, gaudy and evil-smelling, but a few were white and pure. Nearly crowded out were these latter, but their beauty appealed to him. He felt, however, drawn to the others. He scarcely knew why, until one day he found growing in his heart

just the same red, yellow, uncomfortable blooms. And now, too, he knew their names, envy, selfishness, &c. But the beauty of the others drew him, till he longed to see the land where there were no flowers but those that were white and pure, whose sweet scent was so pleasant, and he resolved to go in search of it. Soon he found that if his path was to be straight he must uproot and cast away the flowers he had found in his heart. This he did, and forthwith his eyes were opened and his steps lightened. The radiance of the great white fields drew him on, over difficult and rocky places, up the steep of the mountain side, past the treacherous bog and the yawning chasm, ever onward and upward. Until, as the years rolled past, when he was old and worn he fell, with his face still towards the great white field. And there he was found dead, an odour intensely sweet all about him, and on his cold lips one tiny white blossom.

This must be our spirit. Empty of envy and uncharitableness, we, too, must—

Be men, not beggars, Strengthen all
By purer, fairer action; trust
Our better instincts, and be just.

Never daunted, facing calmly whatever odds we meet, we, too, must work on, regarding neither danger nor temptation, till—

When on our day of life the night is falling,
And, in the winds from unsunned spaces blown,
We hear far voices out of darkness calling
Our feet to paths unknown.

Then from the music round us stealing,
We soon shall learn the new, sweet, brother-song,
And find at last, upon the plains of Freedom,
The life for which we long.

The President's address was listened to by the delegates with intense interest, and there were many outbursts of applause.

THANKS TO THE PRESIDENT.

Mr. E. O. GREENING (Agricultural and Horticultural Association, London) moved a vote of thanks to the President, whom he designated as "a manly man," who had been a leader in the forward policy of co-operative education,

which meant something more than instruction, the bringing out of all that was best in men, women, and children ; it meant the making of men. If the co-operative movement developed only the instinct of gain, the love of " divi.," then it would fail to accomplish the end desired, nor would even the highest business results be attained. Mr. Rae realised that this was the basis of our movement, and had endeavoured to develop it by means of the highest education. Mr. Greening referred to Denmark as a model for British co-operators in regard to education and agricultural co-operation, which had raised that nation to a state of high prosperity, with cultured, happy, and contented people.

Mr. J. MURDOCH (Northern Section) seconded the motion. When that section suggested the name of Mr. Rae as President of Congress, it was generally recognised that they had named a man who was entitled to fill that honourable position by virtue of his philosophic and progressive turn of mind. The lofty sentiments enunciated by the President in his inaugural address sent a thrill of pleasure through that vast audience. Mr. Rae's strenuous advocacy of the co-operative ideal by means of education was calculated to raise our members to the full stature of manhood and womanhood.

Mr. J. SHILLITO (Co-operative Wholesale Society) supported the motion of thanks to the President, to whom he presented a superb copy of the Wholesale Societies' Annual, and remarked that Mr. Rae had given them something to think about and strive for. Mr. Shillito endorsed Mr. Greening's remarks about what education and co-operation had done for Denmark, where 50 per cent of the land was held by the tillers of the soil, and this was the ground of Danish prosperity, comfort, and contentment. When in Denmark on Wholesale business, he saw hundreds of school children going from Copenhagen into the country for two or three weeks' holiday in the homes of the co-operative farmers, showing the kind feeling felt for the little ones. He hoped the President's admirable address would be pondered by our members, and that its suggestions would receive practical consideration. Mr. Shillito presented a similar copy of the Annual to Mr. Allen, whose inaugural address at Newport Congress was universally admired. Those who had known Mr. Allen longest loved him best.

Mr. ALLEN (Deputy Chairman), in putting the resolution to the Congress, thanked Mr. Shillito for his precious gift and gracious speech, and said Mr. Shillito was the honoured chief of a great institution whose prosperity we all desired. The delegates had listened to a memorable inaugural address, which spoke of a great past, a pregnant present, and revealed a great future. The President's address was a revelation of the personality of the man and an exposition of his convictions ; no wonder Mr. Rae could sway his brethren. It was expected that the President would say something on education, which affected national life as it did the life of the individual. He trusted that the address would rebathe co-operators with enthusiasm and reconsecrate them for service ; that they would put on their armour

newly burnished for the battle on behalf of the eternal principles embodied in co-operation.

The motion was adopted with much enthusiasm.

The PRESIDENT (Mr. W. R. Rae), in reply, said he considered that far more had been said of him than he deserved, and suggested that the delegates should put their appreciation into a practical form when they returned home. The educational work which he and his colleagues were doing did not cost the Co-operative Union more than £600 a year, and he wondered if the societies were doing as much with the £90,000 they spent on education. He hoped their gratitude would take the form of practical assistance for educational work in the future. He sincerely thanked Mr. Shillito for his beautiful gift, which would find a select place, and there was someone on the platform who would exercise a watchful care over it.

THE STANDING ORDERS.

Mr. J. C. GRAY (General Secretary) thought it unnecessary to read the standing orders relating to the discussion on the Report of the Central Board, and to any amendments or resolutions which might be handed in, as the standing orders dealing with these matters had been printed in the papers and instructions issued to delegates.

DELEGATES FROM OTHER COUNTRIES.

The PRESIDENT: We have with us several brethren from across the sea. I will ask Mr. Gray to introduce briefly the foreign delegates, because to-night we shall enter into closer and warmer relations with them.

The GENERAL SECRETARY: There are seven countries represented at this Congress—Denmark, Finland, France, Germany, Sweden, Switzerland, and the United States. Denmark is represented by Mr. M. Christensen and Mr. N. E. Pors; Finland by Messrs. E. Husso and H. Lindroos; France by Mons. H. E. Barrault; Germany (Co-operative Union) by Herr Kaufmann, (Co-operative Wholesale) by Herr H. Bastlein and Herr E. Scherling; Sweden by Mr. K. G. Rosling, whom we are pleased to see here for the first time; Switzerland by Mr. U. Meyer, the General Secretary of the Swiss Co-operative Union, who succeeded our friend Dr. Müller. Then we have a visitor from the United States of America, Dr. J. T. Tuohy, who has come over to study our movement generally, with a view to copying our methods in the United States. We ask for your attendance at the reception to be given to the foreign delegates to-night, in the Town Hall, when the chair will be taken by Mr. Rae, and our foreign friends will address you.

Each of the foreign delegates present rose when named, and was greeted with cheers, which were courteously acknowledged.

Other Deputations.

TRADES UNION CONGRESS.

The PRESIDENT: We have now to receive friendly greetings, and perhaps friendly advice, from representatives of the Trades Union Par-

liamentary Committee, the National Union of Teachers, and the International Co-operative Alliance. Mr. Simpson from the Trades Union Congress will first address you.

Mr. G. SIMPSON (Nottingham) said : It is my duty to-day to attend your conference as the representative of the Trades Union Congress, and to convey to you, on behalf of that Congress, the most hearty and sincere greeting, and to wish you every success in this most important conference. It is only right and proper that the best of feeling should exist between these two great and representative gatherings, and as each has so much in common with the other, one is strengthened in the hope that as the years go by, that bond of sympathy and unity will continue to grow in strength and harmony, and this cannot fail to promote the highest interests of that great mass of people for whom we speak and whom we represent. The Trades Union Congress still maintains its high position as representative of the great industrial organisations of the country. From the first commencement of holding the Annual Trades Union Congress, it has been marked by one continuous and steady growth in numbers and influence, and from a few thousand represented at first, it has gone on by leaps and bounds until at the last Congress held at Nottingham the numbers represented by 522 delegates were the full total of 1,777,000 trade-unionists, the highest total ever reached. This is most satisfactory as far as it goes, and the records of the past few years are gratifying to us all, as the great improvement made, as compared with a few years ago, in the general condition of the people bears ample testimony to the collective effort made to uplift our common humanity. There are the improved habits of the people, together with better wages and shorter hours of labour, and the general improvement in the standard of living and comfort so manifest on all sides. This is real economic progress in which the great trade-union movement can claim some small share in helping to promote. It is a sound and economic doctrine that for labour honestly performed every person should be paid a proper and a living wage, and it is the bounden duty for every man to place himself in such a position as will enable him to enforce that demand for his right to a living wage ; but with that right there is also a responsibility which I believe many are apt to overlook, that when a proper and living wage has been earned and received, there is the added responsibility of having to spend it, and this is where the co-operator comes in. There is much in common between our two movements—the producer and consumer, both with equal responsibility as a wage-earner and a wage-spender ; one equal with the other, both in principle, justice, and equity. On these great principles of justice and equity are our two great movements founded, and loyal adherence to these principles is the simple test of the faith that underlies this teaching. There is a great future before your co-operative movement, and I trust that each year the bond of practical sympathy will be more and more cemented between co-operators and organised labour. I sincerely trust there will always be a good under-

standing between the two great movements, and that to the mutual advantage of each section. On behalf of organised labour I wish you God-speed and success in your undertaking.

NATIONAL UNION OF TEACHERS.

The PRESIDENT: It is extremely gratifying to know that the co-operative movement and trade unions are still closely welded together. Now we will have my friends and yours from the National Union of Teachers, the representatives of a hard-working and often misunderstood profession. I knew you would laugh at the phrase "hard-working"; but there are a good many of you who cannot tackle your own families, and remember that we are tackling the families that are not our own and far larger than yours. I will ask Mr. Dakers to address you. Mr. Goldstone will speak on Tuesday.

Mr. A. W. DAKERS (Newcastle-on-Tyne) said it was a pleasure to him to welcome them as a member of the Newcastle Society, but a greater pleasure still to welcome them in the capacity in which he stood that day, as the representative of 65,000 members of the National Union of Teachers. There are many reasons why there should be a kindly feeling between co-operators and teachers. One was that the great majority of the members of the Union were members of their local co-operative societies. Another reason was that the whole of their profession were spending their lives in attempting to educate the children of co-operators. That day the co-operators had added a third reason, by going to the ranks of the teachers to seek the president of that great Congress. The teachers highly appreciated the honour which the co-operators had conferred upon Mr. Rae, and thereby upon the profession generally. He went on to say that he came with an appeal from his Union to co-operators to help them to be allowed to educate, not to try to educate, their children in the primary schools; and in making that appeal, he made the confession that the conditions in their primary schools were such that it was almost impossible to educate children as they ought to be educated. The President had outlined the ideal that precedence ought not to be given to men and women of wealth, but to those who would play properly their part in the battle of life, and who would discharge rightly their duties as citizens. Now, in order to do that, teachers should be able to study the characters and dispositions of every one of the pupils committed to their charge. This was impossible under present educational conditions. In endowed schools, attended by children of the rich, the classes were limited to thirty or thirty-five, while in the primary schools the numbers ranged from sixty to a hundred. For the education of these children the State gave a little over £3 each, while for the children of the rich it gave at least £7 per head. He was charged by his Union to ask them to support the Minister of Education, who was doing something to limit the number of children in a class in a primary school to sixty at the outside. One other matter in which he was asked to appeal for their

support was in regard to what was known as the "supplementary teacher," whose only qualifications were that he had passed the age of eighteen years and possessed a reasonably good character. The Minister of Education was endeavouring to eliminate that class of teacher from the schools of the worker. For attempting these reforms, which were by no means revolutionary, the Minister of Education had incurred the wrath of those who in matters of education alone claimed to be economists.

INTERNATIONAL CO-OPERATIVE ALLIANCE—GREETINGS FROM ABROAD.

The PRESIDENT then announced that they were to be addressed by old friends in new places, two delegates from the International Co-operative Alliance. One of them at least was a foreigner, and certainly both were distinguished; but both spoke good English, and all had seen them before. The President added: Before I call upon Mr. Maxwell I will ask Mr. Gray to read sundry messages from friends in far lands who are not able to be present; after that we will have our two foreign friends with the home faces.

The GENERAL SECRETARY read letters of regret at their inability to be present, and expressions of goodwill from the following:—Austria, Netherlands, Norway, Belgium, Russia, and Bourses des Co-operative Socialists de France.

Mr. W. MAXWELL (President of the International Co-operative Alliance) said his colleague, Mr. Aneurin Williams, united with him in thanking the Central Board for the kind and sympathetic paragraph in the report. The working of the Alliance had been of late somewhat difficult; yet the signs of progress were very encouraging, especially in the great influx of new members and the increase of subscriptions, the augmentation of which would enable the Alliance to widen its circle of operations. The Alliance was in touch with nearly every country in the world, and before next Congress he hoped we should be able to welcome representatives from Turkey and Persia. He thought the time might come when it would be desirable to have the offices of the Alliance in a more central part of Europe, seeing that the subscriptions from other countries amounted to nearly as much as those from Great Britain. We could learn much from our continental friends. If British co-operators would study the movement abroad they would find some points cleared up about which they were in doubt. He regretted the barrier of diverse languages and customs, and hoped the time was not distant when there would be a universal language, which would greatly facilitate international co-operation. He felt no great interest in the agitation for a two-power military standard for this country, but he earnestly desired a two-power standard of brotherhood throughout the world, and there was a growing feeling amongst the peoples that all men are brethren. Although our continental friends were later than ourselves in starting co-operation,

they were making great progress, and in some branches of production would outdistance us if we did not hurry up; but they still looked to the birthplace of co-operation for guidance and help in their difficulties.

APPOINTMENT OF TELLERS.

The PRESIDENT: There may happen to be a doubt about the numbers when voting, so we had better appoint tellers. The names proposed are:— Messrs. F. Rankin, W. Neasham, S. Fairbrother, A. Purdie, G. L. Banks, H. Westbury, and J. R. Davies. Do you approve? Aye.

ELECTIONS TO CENTRAL BOARD.

Mr. A. WHITEHEAD (Assistant Secretary) read the results of elections for seats on the Central Board.

IRISH CONFERENCE ASSOCIATION.

Elected: R. Fleming, 16; W. M. Knox, 16; H. M. Barbour, 11; L. A. Bryan, 11; H. Archer, 10; W. Gray, 9; J. Palmer, 9.

Unsuccessful: J. H. Barr, 8.

MIDLAND SECTION.

Elected: W. Millerchip, 178; D. McInnes, 176; G. Bastard, 172; D. Bailey, 144; W. J. Douse, 137; J. Langley, 135; C. A. W. Saxton, 129; S. Redfern, 122; S. Butler, 121; J. Butcher, 117; F. Rankin, 113.

Unsuccessful: A. Mann, 76; J. G. Shacklock, 72; J. Millington, 61; H. Clark, 49; T. Leaman, 34; A. Eades, 32; H. Saunders, 30; H. Baynes, 28; W. Turner, 26; W. Rogers, 24; R. Smith, 17; I. Evans, 13; J. G. Ward, 13; J. Clewlow, 7; W. Jeffs, 6; One spoiled paper.

NORTHERN SECTION.

District No. 1, North Northumberland.—Elected: J. Davison, 37. Unsuccessful: R. Wood, 6; G. Hardy, 3.

District No. 2, South Northumberland.—Elected: T. Thompson, 40. Unsuccessful: B. Tetlow, 13.

District No. 3, Cumberland and Westmorland.—Elected: J. Murdoch, 42. Unsuccessful: R. Stobbart, 2.

District No. 4, West Durham and South Northumberland.—Elected: W. Scott, unopposed.

District No. 5, East Durham.—Elected: W. R. Rae, 83. Unsuccessful: J. Cuthbert, 2.

District No. 6, South Durham.—Elected: S. Galbraith, 25. Unsuccessful: J. Bell, 17; R. J. Hays, 11.

District No. 7, South Durham and North Riding of Yorkshire.—Elected: J. Smith, 43. Unsuccessful: T. Searth, 13.

NORTH-WESTERN SECTION.

District Candidates.

Airedale District.—Elected: S. R. Foster, unopposed.

Bolton District.—Elected: S. Fairbrother, unopposed.

Calderdale District.—Elected: J. Greenwood, 30. Unsuccessful: J. Black, 21.

Cheshire and North Wales District.—Elected: W. E. Dudley, unopposed.

Dewsbury District.—Elected: J. E. Kilburn, unopposed.

East Yorkshire District.—Elected: G. Goodenough, unopposed.

Huddersfield District.—Elected: E. Booth, unopposed.

Macclesfield, Crewe, and District.—Elected: J. Lowe, 31. Unsuccessful: J. E. Ingham, 12; T. I. Nicklin, 2.

Manchester District.—Elected: J. Pollitt, 67. Unsuccessful: J. Fitzgerald, 47; D. Pogson, 11; J. Hilton, 3.

North-East Lancashire District.—Elected: W. Dewhurst, 49. Unsuccessful: A. T. Townsend, 30.

North Lancashire District.—Elected: W. Gregory, unopposed.

North Lonsdale District.—Elected: J. Dickinson, unopposed.

Oldham District.—Elected: H. Stuttard, unopposed.

Rochdale District.—Elected: B. Woolfenden, unopposed.

Rossendale District.—Elected: J. Shepherd, unopposed.

South Yorkshire District.—Elected: G. Wheelhouse, 43. Unsuccessful: H. Bourne, 25; J. C. Kenworthy, 15; A. Fretwell, 1.

Sectional Candidates.

Elected: J. W. Fawcett, 578; T. Redfearn, 539; J. Johnston, 506; J. Thompson, 427.

Unsuccessful: J. O. Paynter, 260; J. Morrell, 230; J. Sharples, 229; J. Dimberline, 93; R. Hargreaves, 93; J. Jarman, 86.

SCOTTISH SECTION.

Elected: J. Deans, 300; J. Allan, 290; J. Patterson, 217; D. M'Culloch, 213; G. Bisset, 212; A. Purdie, 189; J. Mallinson, 188; J. Lochhead, 172; G. Wilson, 162; J. Lucas, 147.

Unsuccessful: J. M. Wilkie, 143; G. D. Taylor, 122; J. C. Kelly, 74; W. Anderson, 67; P. Loney, 54; W. M'Ghie, 42; A. M'Callum, 39. One spoiled paper.

SOUTHERN SECTION.

Elected: A. W. Golightly, 224; M. H. Clear, 200; W. H. Berry, 193; Mrs. M. A. Gasson, 177; W. T. Charter, 171; B. Williams, 151; S. Foulger, 131; R. Rowsell, 130; A. Hainsworth, 121.

Unsuccessful: E. King, 88; Mrs. M. Brown, 58; H. C. Kille, 54; A. D. D. Banks, 53; Mrs. J. Green, 50; J. T. Harris, 40; R. S. Pearce,

39; W. J. Foster, 30; A. Lochhead, 30; W. G. Payne, 29; A. Everett, 28; H. Colpus, 27; C. E. Taylor, 27; Miss E. E. M. Allen, 24; J. Fisher, 19; A. H. Oakley, 18; W. Tidd, 18; C. T. Goldsmith, 15; G. C. Swanson, 9; J. Leakey, 6. Two spoiled papers.

SOUTH-WESTERN SECTION.

Elected: R. R. Prynne, 91; W. J. Gilbert, 85; H. Westbury, 85; A. Bullock, 69; J. Pryor, 61.

Unsuccessful: W. H. Watkins, 52; W. S. Bigg, 13; R. G. Naish, 11; H. S. Glanfield, 10; S. Duckworth, 4; R. Pearce, 3. One spoiled paper.

WESTERN SECTION.

Elected: W. H. Bryant, 54; E. R. Wood, 50; L. W. Richards, 40; J. R. Davies, 39; R. R. Chappell, 34.

Unsuccessful: G. Beadon, 33; E. Jones, 27; T. J. Hurn, 25; A. Steel, 21; T. Andrews, 16; D. Evans (Tredegar), 16; D. Evans (Ebbw Vale), 15; J. Davies, 10; L. Clarke, 9; S. Jones, 8; T. Miles, 8; M. H. Perkins, 6; R. L. King, 5; J. C. Sykes, 3; W. Williams, 3; R. Gold, 2.

I hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress year 1909-10.

May 25th, 1909.

T. WOOD, Scrutineer.

The Congress then proceeded to deal with the

REPORT OF THE CENTRAL BOARD,

which was submitted as follows:—

Report of the Central Board.

THE CO-OPERATIVE MOVEMENT IN 1908.

1. SOCIETIES REGISTERED UNDER THE INDUSTRIAL AND PROVIDENT SOCIETIES' ACT, 1893.

In the report of the Chief Registrar of Friendly Societies, published in July, 1908, some interesting particulars are given in regard to societies registered under the Industrial and Provident Societies' Act, 1893.

As these particulars contain information concerning many societies which are not recognised as ordinary co-operative societies by the Co-operative Union, it may be interesting to give in our report some information relating to them, so that it may be seen how far the Industrial and Provident Societies Act has been taken advantage of and used by societies other than those which are usually recognised and known as being "co-operative."

At the end of 1907 the report shows that there were 2,812 Industrial and Provident Societies on the register. This number was made up as follows:—

	Societies.	Members.	Funds.
Industries and Trades	2,267 ..	2,461,028 ..	£53,788,917
Businesses	399 ..	108,550 ..	£984,680
Land Societies	146 ..	18,631 ..	£1,619,716
Total.....	2,812 ..	2,588,209 ..	£56,393,313

As showing the varied character of the societies registered under the Act, it is stated in the report that of the 112 registered in 1907, 54 were societies registered to carry on industries and trades, 41 businesses, three banks, and 14 land societies. Of these 20 were affiliated to the Co-operative Union, 21 to the Agricultural Organisation Society, 14 were Conservative Clubs, 14 were Working Men's Clubs, seven were connected with the Tenants' Housing Council, four with the National Poultry Organisation Society, three to the Urban Banks Co-operative Association, and two to the Labour Association, whilst 27 societies belonged to no particular organisation. These figures show that out of 112

societies registered in 1907 only 20 were connected with the Co-operative Union. The 28 clubs and the 27 unattached societies of various enterprises do not come within our province to deal with. It will be seen in a later paragraph relating to the registration of new societies in 1908 the same state of things prevails, and societies of various kinds are being registered in much larger numbers than are those of the ordinary distributive or productive type. It is so commonly supposed that the Industrial and Provident Societies Act is used only by our own particular type of society that we thought it would be interesting to the Congress to have these facts brought before it.

2. GENERAL PROGRESS OF OUR MOVEMENT.

(See Appendix I., page 117.)

We now come to an analysis of the statistical returns received from societies connected either directly or indirectly with our Union, in order to show what progress (if any) has been made during the year 1908. The progress reported for the year 1907 reached a high level, consequently the records of 1908, which was an exceptionally bad year from a trade point of view, have to be compared with those of a prosperous year.

The returns which the societies have been good enough to furnish us with show the following results compared with 1907 :—

Year.	Total Number of Societies.	Number of Societies to which these Figures Relate.	Number of Members.	Shares. £	Trade. £	Profits. £
1908	1,560	1,548	2,516,194	33,244,980	107,550,654	11,728,647
1907	1,582	1,566	2,434,085	32,055,229	105,717,699	12,003,341
Increase....	.....	.....	82,109	1,189,751	1,832,955	.....
Decrease. . .	22	18	.....	.....	.....	274,694

ANALYSIS OF GENERAL RESULTS.

		Societies.	Members.	Shares. £	Trade. £	Profits. £
Wholesale Societies	1907	2	1,417	1,794,545	32,390,028	868,621
"	1908	2	1,414	1,984,676	32,433,968	731,424
Retail Societies	1907	1,443	2,323,378	29,038,649	68,147,529	10,899,332
"	1908	1,428	2,464,595	30,037,352	69,783,278	10,773,005
Productive Societies	1907	125	30,663	816,488	2,973,549	177,098
"	1908	120	31,036	830,678	3,093,071	164,421
Supply Associations	1907	4	77,053	377,118	2,073,558	50,875
"	1908	4	77,955	377,201	2,107,341	52,693
Special Societies	1907	8	1,574	28,492	133,035	7,415
"	1908	6	1,194	25,073	132,996	7,104

3. WHOLESALE SOCIETIES.

1907.	Society Members.	Shares. £	Loans. £	Sales. £	Interest on Capital. £	Profits. £
The English Wholesale	1,139 ..	1,404,267 ..	2,545,672 ..	24,786,568 ..	71,754 ..	560,325
The Scottish Wholesale	278 ..	390,278 ..	2,185,539 ..	7,603,460 ..	19,098 ..	308,296
	1,417 ..	1,794,545 ..	4,731,211 ..	32,390,028 ..	90,852 ..	868,621
		£	£	£	£	£
1908	1,139 ..	1,570,732 ..	2,757,377 ..	24,902,342 ..	76,631 ..	448,128
The Scottish Wholesale	275 ..	403,944 ..	2,356,824 ..	7,531,126 ..	19,719 ..	283,296
	1,414 ..	1,984,676 ..	5,114,201 ..	32,433,968 ..	96,350 ..	731,424
		£	£	£	£	£
1908	1,414 ..	1,984,676 ..	5,114,201 ..	32,433,968 ..	96,350 ..	731,124
1907	1,417 ..	1,794,545 ..	4,731,211 ..	32,390,028 ..	90,852 ..	868,621
Increase ..	..	190,131 ..	382,990 ..	43,940 ..	5,498 ..	..
Decrease ..	3 ..	..	..	..	..	137,197

4. DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

Societies.	Members.	Shares. £	Loans. £	Sales. £	Profits. £	
1908	1,428 ..	2,404,595 ..	30,037,352 ..	4,558,021 ..	69,783,278 ..	10,773,005
1907	1,443 ..	2,323,378 ..	29,038,649 ..	4,345,644 ..	68,147,529 ..	10,899,332
Increase ....	..	81,217 ..	998,703 ..	212,377 ..	1,635,749 ..	..
Decrease ..	15 ..	..	..	..	..	126,327

5. SOCIETIES CARRYING ON PRODUCTION.

In regard to co-operative production some interesting facts are given in the report of the Chief Registrar, which are brought in here to supplement our own figures, as the Registrar in his annual return has obtained fairly complete information from distributive societies showing what has been done by them in their productive departments. We have not been able to obtain this information ourselves in the abridged statistical form which we send out to our societies, therefore we gladly avail ourselves of the figures prepared by the Registrar.

The report shows that 1,251 societies, including distributive, wholesale, and productive societies, made returns showing that they carried on production

to the extent of £16,989,764 calculated on wholesale prices. The workpeople employed in the production were stated to be as follows:—

Men.....	25,809
Women	12,212
Persons under 18 years of age	6,167

Total..... 44,188

and the wages paid to these workpeople (exclusive of bonus) amounted to £2,324,674.

The usual summary of the productive operations carried on by the productive societies, and the productive departments of the two wholesale societies is given below, and shows a total production of £11,112,220. To this must be added an estimated production of £7,750,000 by the distributive societies, and we find that the total productions of the co-operative movement for the year 1908 amounted to about £18,862,000.

(a) SUMMARISED STATEMENT.

	Number of Societies.	Number of Emp'yes.	Capital Employed.	Trade during Year.	Profit.	Loss.
England and Wales	1907 107	6436	£ 947497	£ 2171119	£ 85105	£ 2098
" "	1908 103	6289	944874	2249474	78972	5076
Scotland	1907 18	2153	585509	802430	91993	135
" "	1908 17	2096	548591	843597	85449	..
English Wholesale	1907 1	18203	2189471	5599387	128396	6103
" "	1908 1	14778	2865511	5749046	134703	59573
Scottish Wholesale	1907 1	5146	678458	2148482	62221	..
" "	1908 1	5412	751096	2270103	53274	4001
Total	1907 127	26938	4350935	10661418	367715	8336
"	1908 122	28575	4610072	11112220	352398	68650

(b) SUMMARY OF INDUSTRIES.

		1907. £	..	1908. £
Cotton, Linen, Silk and Wool	{ England	455,170	..	449,592
	{ Scotland	112,214	..	108,985
	{ Wholesale Societies	644,617	..	659,922
		<u>1,212,001</u>	..	<u>1,218,499</u>
Boots, Shoes, and Leather ..	{ England	338,290	..	352,829
	{ Wholesale Societies.....	819,387	..	862,846
		<u>1,157,677</u>	..	<u>1,215,675</u>
Metal and Hardware	{ England.....	106,486	..	51,601
	{ Wholesale Society .....	..	..	23,493
		<u>106,486</u>	..	<u>75,094</u>

		1907.	1908.
		£	£
Woodworking	{ England	36,112 ..	38,085
	{ Wholesale Societies	129,140 ..	130,382
		<u>165,252</u> ..	<u>168,467</u>
Building and Quarrying	{ England	40,815 ..	50,711
	{ Scotland	2,647 ..	..
		<u>43,462</u> ..	<u>50,711</u>
Printing and Bookbinding ..	{ England	140,500 ..	147,980
	{ Scotland	16,670 ..	16,846
	{ Wholesale Societies	185,521 ..	204,017
		<u>342,691</u> ..	<u>368,843</u>
Corn Milling	{ England	954,270 ..	1,048,062
	{ Wholesale Societies	3,109,047 ..	3,416,644
		<u>4,063,317</u> ..	<u>4,464,706</u>
Baking	{ England	19,130 ..	24,987
	{ Scotland	661,250 ..	706,599
		<u>680,380</u> ..	<u>731,586</u>
Laundries	{ England	436 ..	4,146
	{ Scotland	9,649 ..	11,167
		<u>10,885</u> ..	<u>15,313</u>
Various	{ England	79,910 ..	81,481
	{ Wholesale Societies	2,800,157 ..	2,721,845
		<u>2,880,067</u> ..	<u>2,803,326</u>
Total, 1908		11,112,220	
„ 1907		10,661,418	
Increase		450,802	

It may be noted here, as accounting for the smaller number of productive societies as compared with our returns of last year, that three societies—viz., the Dudley Bucket and Fender, the Keighley Ironworks, and the Northern Iron and Tinplate—have been taken over by the Co-operative Wholesale Society, and are now carried on as productive workshops of that society. The Hamilton Shirt Factory, which was in our list last year, has now been dissolved; also three other societies—the Leicester Basket Makers, the Co-operative Pearl Workers (Birmingham), and the Belfast Tailors' Co-partnership—were dissolved in 1908.

On the other hand, four new productive societies have been established during the year—viz., two printing societies, Midland Printers (Kettering) and Portsmouth Printers (Portsmouth); one basket society, Leicester Ideal (Leicester) and one bakery, Colne Valley (Milsbridge).

6. CO-OPERATIVE FARMING.

(See Appendix II., page 120.)

(a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

We give the usual summary of results. The Co-operative movement does not as yet make great headway in farming. The information we have been able to obtain is very similar to that reported last year:—

Section.	ACREAGE.		Capital.	Rent.	Profit.	Loss.	Number of Societies.
	Owned.	Rented.					
			£	£	£	£	
Midland	649½	3114	43090	5285	1353	1005	21
Northern	1157	1619½	73797	2915	2160	2134	23
North-Western..	600	899½	54784	1776	702	1664	28
Scottish	136	591	11361	1609	1383	662	4
Southern	417	363	30367	905	640	189	7
South-Western..	261	104	2639	585	..	290	2
Western.....	..	208	870	170	..	43	1
Total....	3220½	6899	216908	13245	6238	5987	86

(b) FARMING SOCIETIES.

Section.	ACREAGE.		Capital.	Rent.	Profit.	Loss.	Number of Societies.
	Owned.	Rented.					
			£	£	£	£	
Southern	222½	1771	111	4	..	1
Western.....	..	252	1129	163	177	..	1
Total....	..	474½	2900	274	181	..	2

7. AGRICULTURAL SUPPLY AND DISTRIBUTION.

The Agricultural Organisation Society, established for the purpose of promoting co-operation amongst agriculturalists and farmers, has kindly

furnished us with the latest information in regard to the progress and growth of the agricultural societies which have been formed under its auspices. The Agricultural Organisation Society is affiliated to our union, and the union supports the society in its work. Two representatives of the Co-operative Union (Messrs. McInnes and Gray) occupy positions on the council of the Organisation Society as the nominees of the Board of Agriculture, which has the power to nominate six members of the council under the new arrangement entered into between the Board of Agriculture and the Agricultural Organisation Society, and which has been brought about by the passing of the recent Small Holdings and Allotments Act. As the subject of the relations between agricultural and distributive co-operative societies is to be discussed at this Congress, the information here given in regard to these agricultural societies will be of some interest.

At the end of 1908 the Agricultural Organisation Society had affiliated to it 293 societies, classified as under:—

Societies for the Supply of Requirements and Sale of Produce..	131
Dairy, Bottled Milk, and Cheesemaking Societies	13
Rural Industries Societies	3
Allotments and Small Holdings Societies.....	111
Agricultural Credit Societies	21
Auction Markets	2
Fruit Grading Societies....	2
Motor Service Societies'.....	2
Co-operative Farming Societies	3
Co-operative Milling Societies	1
Agricultural Co-operative Federation Ltd.....	1
Central Co-operative Agricultural Bank Ltd.	1
Scottish Agricultural Organisation Society	1
Agricultural and General Co-operative Insurance Society Ltd..	1

293

The membership of the societies is about 15,000, and the turnover about £850,000.

8. SMALL HOLDINGS AND ALLOTMENTS.

The Small Holdings and Allotments Act which appeared to create so much interest in co-operative circles has not been taken advantage of to any great extent by existing co-operative societies. It was thought that many co-operative societies, especially those in suitable country districts, would take advantage of the provisions of the Act so as to obtain land for cultivation by their members as small holders. This anticipation has, however, not been realised, as only two or three distributive societies have taken steps to adopt and register rules enabling them to obtain land under the Act.

The Board of Agriculture decided that any society desirous of obtaining land from the County Councils under the Act must register rules to authorise them to do this; also must arrange for separate accounts to be kept in connection

with the small holdings department, and to disburse any profits resulting therefrom in accordance with the requirements of the Act and the Board of Agriculture. The rules required to be added to the existing rules of the societies were as follows:—

RULES TO BE ADOPTED.

The following additions to their rules would be required to be made by societies desirous of taking land for small holdings, under the provisions of the Small Holdings Acts, 1892 and 1907, and Allotment Acts, 1887 to 1907.

1.—*To be added to Rule stating "Objects of the Society."*

SMALL HOLDINGS AND ALLOTMENTS.

The objects of the society shall include the business of creating, or promoting the creation of, small holdings or allotments, and encouraging their proper cultivation, with power to acquire land from local authorities acting under the provisions of any Act for the time being in force relating to small holdings or allotments or from any other person or body, to adapt any land so acquired for small holdings or allotments by the erection of dwelling-houses or other buildings or the execution of any other improvement, and to let the land to members of the society to be cultivated by them as small holdings or allotments.

2 —*To be added to Rule relating to "Division of Profits."*

SMALL HOLDINGS AND ALLOTMENTS ACCOUNTS.

Separate accounts shall be kept by the society of all receipts and expenditure of the society under the rule relating to "Small Holdings and Allotments." The receipts shall be applicable for the following purposes, and no other purpose whether during the existence of the society or on dissolution:—

(1) For payment of the expenses of managing land acquired under the said rule, including payment of rent, rates, taxes, and other like outgoings.

(2) For payment of expenses of repairs or improvements from time to time made by the society on such land.

(3) For payment to the general account of the society of interest at the rate of £5 per cent per annum on all capital expenditure by the society on the acquisition or adaptation of such land.

(4) For recouping capital expenditure by the society on improvements or adaptation of the land within such period as is reasonable having regard to the probable duration of the improvement or work of adaptation.

(5) For forming a reserve fund not exceeding one year's annual value of the land, and so that such reserve fund shall be available for any purpose authorised by this rule, but for no other purpose.

(6) For prizes for the encouragement of the proper cultivation of the land.

(7) For creating, or promoting the creation of, small holdings or allotments generally.

Nothing in this rule shall be deemed to prohibit an arrangement between the society and a tenant for the repayment or rebatement of part of the rent payable by him to the society, nor shall anything in this rule prejudice or affect any right or remedy of any creditor of the society.

Apart from what has been done by the existing co-operative societies, we have pleasure in reporting that a large number of special societies have been registered during 1908 for the object of obtaining and working small holdings by the individual members of such societies. These societies have, as a rule, been organised under the auspices of the Agricultural Organisation Society, by whom a special set of rules has been prepared to meet the requirements of the Small Holdings Societies. The following summary will show to what extent and in what counties these Small Holdings Societies have been established:—

County.	Societies.	County.	Societies.
Bedford	6	Middlesex	1
Berks.	2	Norfolk	1
Bucks.	2	Northampton	28
Cambridge	2	Northumberland	3
Dorset	10	Somerset	1
Durham	2	Suffolk ..	1
Essex	2	Surrey	8
Gloucester	1	Sussex	1
Glamorgan	4	Yorks	3
Hants	1	Warwick	1
Herts.	2	Wilts.	1
Hunts.	3	Worcestershire	1
Kent	7		
Leicester	2	Total	96

9. CO-OPERATIVE HOUSING.

(See Appendix III., page 123.)

During the year a considerable number of societies have registered additional rules for the purpose of carrying on a building and mortgage department to enable members to purchase or build their own houses. We have not been able to ascertain to what extent this branch of co-operative work has progressed during the year, but statistics were published in our report last year which enable us to form some idea of the great progress which is being made in the direction of the co-operative housing of our members.

A great advance has been made during the past year by those societies known as "Tenant Societies," organised by the Co-partnership Housing Council on the lines laid down by the "Tenant Co-operators" in 1888. It is found that the system of common ownership enables the number of houses to be built per acre to be restricted. This allows for the provision of open spaces no less than of private gardens, and for the general arrangement of the houses, with a view to avoiding the monotony of the usual main street of the working class suburb. This system has been carried out at Letchworth by the Garden City Tenants, at Ealing on the new land of the Ealing Tenants, at the Hampstead Garden Suburb, at Bournville, Birmingham, and elsewhere. It is important, not only because of the general pleasantness of the surroundings thus created, but (1) because of the

beneficial effects of garden suburbs on health and physique (a subject which deserves serious consideration) and (2) because of the effect of the possession of these open spaces in common on social life. The figures which appear in the Appendix will give an idea of the growth in numbers and strength of this class of society.

10. CO-OPERATIVE INSURANCE.

We give the usual statement in regard to the position of the Co-operative Insurance Society, which is the only society registered for the purpose of carrying on the business of insurance separately from any other business. We do not propose at this stage of the report to deal with the matter of co-operative insurance generally which came up for discussion at the Newport Congress, as that will be dealt with in another place.

The following comparative statements show the progress of the business during 1908, in November of which year Plate Glass and "Third-Party" Insurance was begun:—

LIFE ASSURANCE BUSINESS (INDIVIDUALS).

Year.	ORDINARY.			SPECIAL.			INDUSTRIAL.		
	Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.	
		No.	Amount.		No.	Amount.		No.	Amount.
1907	15,088	37	£ 4,113	6,739	186	£ 1,459	2,567	96	£ 687
1908	17,121	32	2,922	7,458	219	1,774	2,710	121	1076

COLLECTIVE LIFE ASSURANCE BUSINESS.

Year.	No. of Societies Assured.	Premiums Received.	No. of Members of Assured Societies.	Claims Paid.	
				No.	Amount.
1907	55	7,933	76,972	805	£ 4,747
1908	94	13,108	126,832	1,172	9,632

EMPLOYERS' LIABILITY INSURANCE BUSINESS.

Year.	No. of Societies Insured.	Premiums Received.	Claims Paid.	
			No.	Amount.
1907	867	£ 6,817	158	£ 428
1908	920	9,157	569	2,300

ACCIDENT, BURGLARY, FIDELITY, AND FIRE INSURANCE BUSINESS.

Year.	ACCIDENT, BURGLARY, AND FIDELITY.			FIRE.			
	Premiums Received.	Claims Paid.		Sums Insured.	Premiums Received.	Claims Paid.	
		No.	Amount.			No.	Amount.
1907	2,788	22	£ 338	£ 25,022,660	31,277	1,051	£ 11,143
1908	3,172	42	772	27,047,094	33,775	1,183	12,406

INSURANCE FUNDS.

Year.	Life (Four Branches).	Employers' Liability.	Accident, Burglary, and Fidelity.	Fire.	Total.
	£	£	£	£	£
1907	105,835	4,745	10,471	77,725	198,776
1908	129,469	9,462	11,419	83,472	233,822

Out of the profit and loss account, after paying interest on capital at the usual rate of 5 per cent, a dividend of 2s. per £ upon members' fidelity and fire premiums was declared.

In 1907, Employers' Liability Insurance was included in Accident, Burglary, and Fidelity Insurance. The figures for the two departments are now given separately, both for 1907 and 1908.

11. THE CO-OPERATIVE JOURNALS.

We submit our customary reports in regard to the names and numbers of issues of the various co-operative newspapers and journals:—

(c) WEEKLY AND MONTHLY PAPERS AND RECORDS.

	No. of Societies Supplied.	Circulation.
The "Co-operative News"	940	74,000
The "Millgate Monthly"		No particulars.
"Our Circle"	460	26,000
Scottish Co-operator	190	30,000
The Wheatsheaf	485	350,000
Labour Co-partnership	—	5,000
The Co-operative Employé	600	13,000
Educational Association (Northern Section) Record	4	6,000
District Records:—		
† Kettering	13	5,000
Nottingham	19	900

† Issued quarterly.

Records published by Societies:—	Circulation.
Ashton-under-Lyne	2,000
Blackpool	3,500
Bolton	15,000
Burnley	8,000
†Bury	10,000
Cainscross and Ebley	3,000
Chorley	1,500
Coventry	2,000
Derby	7,000
Eccles	7,500
Failsworth	5,000
Gloucester	1,500
†Harrogate	2,800
†Keighley	5,000
Lancaster and Skerton	2,000
Leeds	16,000
Leicester	7,000
Leigh	7,000
†Lincoln	8,000
Long Eaton	7,300
Manchester and Salford	7,000
*Middlesbrough	3,000
Norwich	4,000
Nottingham	4,900
Oldham Industrial	8,000
Pendleton	11,000
Perth (City of)	3,000
Plymouth	10,000
Preston	9,500
†Radcliffe and Pilkington	4,500
Reading	5,000
Stratford	3,000
Woolwich	7,000
Workington Beehive	500
„ Industrial	800

* Issued every two months. † Issued quarterly.

12. SOCIETIES REGISTERED in 1908.

(See Appendix IV., pages 124 to 135.)

ENGLAND AND WALES.

A list of the new societies registered in 1908 will be found in the Appendix. The total number for England and Wales is 249, an increase of 136 over 1907. The new societies are of a varied character, as will be seen by this summary:—

Distributive	10
Productive	4
Small Holding and Allotment	96
Agricultural	29
Clubs	69
Assurance	4
Land	5
Housing	5
Banks..	3
Finance.....	2
Unclassified	22
	249

IRELAND.

Thirty-six societies were registered in Ireland in 1908, of which 3 were distributive and the remainder were agricultural and dairy societies or connected with some kind of industry:—

Distributive	3
Agricultural and Dairy	28
Unclassified	5
	36

SCOTLAND.

We are unable to submit a list of societies registered in Scotland on account of the heavy charges made by the Scottish Registrar for supplying such lists. We know, however, that there has been no society of the kind which would be likely to come under the auspices of the Co-operative Union registered during the year, and the information in regard to the few other societies which have been registered would not be of service for this report.

13. SOCIETIES DISSOLVED OR AMALGAMATED in 1908.

(See Appendix V., pages 136 to 139.)

ENGLAND AND WALES.

According to the Registrar's Report 61 societies were dissolved or their names disappeared by being taken over or amalgamated with other societies. Of these societies 19 were distributive and three productive, and of the 19 societies the business of 12 of them is still being carried on by the society which absorbed them, therefore there are only seven distributive societies which may be ranked as failures during the year. In three of these seven cases the societies were established by persons who left existing societies and set up business in competition with them. There cannot therefore be much regret at their disappearance.

	Dissolved.	Amalgamated.	Total.
Distributive	7	12	19
Productive	3	—	3
Clubs	9	—	9
Agriculture	6	—	6
Land	3	—	3
Coal	2	—	2
Unclassified	19	—	19
	49	12	61

SCOTLAND.

Two societies were dissolved, viz., Douglas Park and Annandale; and two others were amalgamated, viz., Tullibody and Cambus with Alloa, and Radnor Park with Clydebank.

IRELAND.

In Ireland 16 societies were dissolved, viz., four distributive (Charlesfort, Londonderry, Lurgan, and Summerhill); one productive (Belfast Tailors), and 11 agricultural and special societies.

This makes a total of 81 societies dissolved or amalgamated, as compared with 285 societies registered during 1908.

THE CO-OPERATIVE UNION.

14. MEMBERSHIP OF THE UNION.

(a) NEW MEMBERS.

The following new members of the Union have been admitted during the year:—

Ireland: Rosslare Harbour.

Midland Section: Cheadle (Staffs.), Milford, Worcester Hamper and Basket Makers.

Northern Section: Newcastle Co-operative Laundry.

North-Western Section: Ainsworth (Old-road), Colne Valley Baking, Great Rocks, Hollingworth, Honley, Hull Printers, Keighley and District Laundry, Lepton Field, Lumb, Manchester Tenants, Park Lane, St. Martins, Thornton.

Scottish Section: Dalkeith, Glenbuck, Scottish Convalescent Homes.

Southern Section: Alton and District, Bury St. Edmunds, Romsey, St. Neots, Toddington.

South-Western Section: Minehead.

Western Section: Abergwnfi, Craigcefnparc, Pontrhydyfen, Welshpool.

(b) WITHDRAWALS.

The undermentioned societies have ceased to be members of the Union for the reasons as stated:—

By Amalgamation: Bridlington and District, Clapton Park, Crays, Crockenhill, Dudley Bucket and Fender, Keighley Ironworks, Knuzden Brook, Northern Iron and Tinplate, Radnor Park, and Woodford.

By Ceasing to Exist: Battersea and Wandsworth, Co-operative Builders (London), Derby Builders, Norwich Printers, Raunds Productive, and Totnes.

By Withdrawals: Clarkston, Lewes Building, Park Lane, and Tottington Industrial.

By being Struck Off: Bagslate, Co-operative Photographers (London), Ealing Tenants, General Engineers (London), Olney, South Darenth, and Tipton.

SUMMARY OF MEMBERS.

Section.	Total No. of Societies.	Members of Union.	Non-Members of Union.	Per Cent. Members of Union. 1908.
*Ireland	23	14	9	—
Midland.....	226	180	46	79.6
Northern	145	140	5	96.5
North-Western..	474	386	88	81.4
Scottish.....	295	202	93	68.4
Southern	225	185	40	82.2
South-Western..	78	68	10	87.1
Western.....	94	74	20	78.7
	<hr/> 1560	<hr/> 1249	<hr/> 311	

* Distributive only.

Societies members of the Union in 1909 1251

Societies members of the Union in 1908 1243

Increase..... 8

SUMMARY OF MEMBERSHIP.

	Number of Societies.	Per cent.	Membership of Societies.	Per cent.
Members of Union	1249	80.1	2376126	94.4
Non-members of Union	311	19.9	140068	5.6
Total No. of Societies	<hr/> 1560	Total Membership	<hr/> 2516194	

15. THE UNITED BOARD.

The United Board has consisted of the following members of the Board appointed by their respective sections :—

Section.	Representatives.
Midland	Messrs. S. Butler and D. McInnes.
Northern	Messrs. J. Murdoch and J. Smith.
North-Western ..	Messrs. W. E. Dudley, S. Fairbrother, J. Greenwood, and J. Thompson.
Scottish	Messrs. G. Bisset and J. Deans.
Southern	Mr. A. W. Golightly and Mrs. M. A. Gasson.
South-Western ..	Mr. R. R. Prynne.
Western	Mr. W. H. Bryant.

The Board has met on three occasions during the Congress year, viz., on September 18th, December 18th, 1908, and March 19th, 1909. Mr. J. Smith, of the Northern Section, was appointed as chairman of the Board for the year.

16. THE OFFICE COMMITTEE.

The office committee has been as under :—

Section.	Representatives.
Midland	Mr. D. McInnes.
Northern	Mr. J. Smith.
North-Western ..	Messrs. J. Greenwood and J. Thompson.
Scottish	Mr. J. Deans.
Southern	Mr. A. W. Golightly.
South-Western ..	Mr. R. R. Prynne.
Western	Mr. W. H. Bryant.

Mr. J. Smith has acted as chairman of the committee.

17. COMMITTEES OF THE UNION.

The committees appointed for special work during the year have been as follows :—

- (a) Committee on Education.
- (b) Joint Propaganda Committee.
- (c) Joint Parliamentary Committee.
- (d) Joint Exhibitions Committee.
- (e) Joint Committee of Trade-unionists and Co-operators.
- (f) Co-operative Defence Committee.
- (g) Committee on Credit.

The reports submitted by the above committees are given in their usual order in this report.

REPORTS OF COMMITTEES.

18. COMMITTEE ON EDUCATION.

(See Appendix VI. and VII., pages 140 to 143.)

The constitution of the Central Committee on Education for the Congress year 1908-9 has been as follows:—

Representing the Sections:

Midland.....	Mr. S. Redfern.
Northern	Mr. W. R. Rae.
North-Western	Messrs. E. Booth and G. Goodenough.
Scottish	Mr. J. Patterson.
Southern	Mr. R. Powell (deceased) and Mr. W. H. Berry.
South-Western	Mr. W. J. Gilbert.
Western	Mr. R. Warno (deceased) and Mr. J. R. Davies.

Representing the Women's

Co-operative Guild..... Mrs. Brown.

Representing the Educational Committees' Associations:

Midland.....	Mr. G. Clarke.
Northern	Mr. W. Clayton.
North-Western	Messrs. T. Bleasdale and J. E. Connor.
Southern	Miss J. P. Madams.

Sub-Committee

Miss Madams, and Messrs. W. R. Rae, E. Booth, and C. E. Wood (secretary).

Mr. W. R. Rae (Northern Section) was reappointed chairman of the committee for the seventh consecutive session.

Four quarterly meetings of the full committee have been held, and seven meetings of the sub-committee.

At the first meeting of this committee the report of the various grants, prizes, scholarships, and certificates awarded to students of the preceding session was submitted as under, in order that comparisons might be made.

(a) CERTIFICATES ISSUED.

JUNIOR CLASSES IN CO-OPERATION.

Session.	Certificates of merit.	Attendance Certificates.
1907-8	2,707	3,895
1906-7	2,078	3,068
Increase.....	629	827

ADULT CLASSES.							
Year.	Co-opera- tion.	Industrial History.	Industrial History. O.U.E.D.	Citizen- ship.	Econo- mics.	Teachers.	Co-opera- tive Book- keeping.
1908	249 ..	36 ..	4 ..	38 ..	30 ..	3 ..	1035
1907	172 ..	25 ..	0 ..	47 ..	17 ..	5 ..	698
Increase ..	77	11	4	..	13	..	337
Decrease ..	..	..	..	9	..	2	..
Total Adult Certificates, 1908						1,395	
" " 1907						964	
Increase						431	

(b) GRANTS AND PRIZES.

JUNIOR CLASSES.		£	s.	d.
Session 1907-8		32	11	6
„ 1906-7		27	13	0
Increase		£4	18	6

ADULT CLASSES.		Session 1907-8.		Session 1906-7.			
		£	s.	d.	£	s.	d.
Grants		71	10	0	52	15	0
Prizes		15	2	6	7	17	6
Increase		£86	12	6	£60	12	6

(c) CO-OPERATIVE UNION SCHOLARSHIPS.

The following students gained the "Summer Meeting" Scholarships, and attended some portion of the Cambridge Summer Meeting:—

Subject.	Name.	Class.
Co-operation	F. E. Seurrah	Middlesbrough.
„	H. Heaton	Morley.
„	W. Stewart	Croydon.
„	W. H. Pearson	Correspondence.
„	R. Cory	Plymouth.
Industrial History..	W. Kilner	Huddersfield.
„ „	(Oxford Delegacy Examination).	
	P. F. Masters	Southern Educational Assoc.
Citizenship	H. L. Smith	Plymouth.
Economics (Old Syl- labus)	J. E. Swan	Dipton.
Economics (New Syllabus)	J. T. Harris	Co-operative Brotherhood Trust (London).
Co-operative Book- keeping	W. Ingham	Chorley.

(d) BLANDFORD SCHOLARSHIPS

The two Blandford Scholarships were won by two students from Plymouth, viz., Messrs. W. G. Finch and C. H. Palmer. This is the first time in the educational history of any co-operative society where students from one society have won both these scholarships.

The two scholarships are of the value of £10 each, and at the request of the winners, a co-operative tour abroad was arranged, which included visits to Ghent (Vooruit), Brussels (Maison du Peuple), Guise (Familistère), and Paris.

These scholarships are now under the direct control of this committee, and we desire to again point out that they may be competed for by all co-operators, and are not confined solely to class students. They are awarded to the two best students in the "Third Stage" (advanced) Examination in the subject of "Co-operation," whether class or private students.

REPORT FOR PRESENT SESSION.

The particulars with reference to the class work of the present session are given as under, viz.:—

(a) CLASSES FORMED.

	Session 1908-9.	Session 1907-8.	Increase.	Decrease.
Co-operation—Junior	232	163	69	—
Intermediate Classes	14	—	14	—
Co-operation—Adult	42	36	6	—
Co-operation—Correspondence....	1	1	—	—
Industrial History	8	5	3	—
Industrial History—Correspondence	1	—	1	—
Citizenship	8	8	—	—
Economics	5	4	1	—
Co-operative Book-keeping	120	131	—	11
Training Centres for Managers—				
Centres	17	22	—	5
Correspondence Class.....	3	1	2	—
Training Classes for Teachers	3	1	2	—
	<hr/> 454	<hr/> 372	<hr/> 98	<hr/> 16
Total, Session 1908-9.....	454			
Total, Session 1907-8.....	372			
Increase.....			82 Classes.	

(b) STUDENTS ENROLLED.

	Session 1908-9.	Session 1907-8.	Increase.	Decrease.
Co-operation—Junior	10781 ..	8602 ..	2179 ..	—
Intermediate Classes	282 ..	— ..	282 ..	—
Co-operation—Adult	545 ..	567 ..	— ..	22
Co-operation—Correspondence....	60 ..	48 ..	12 ..	—
Industrial History	111 ..	87 ..	24 ..	—
Industrial History—Correspond- ence	12 ..	— ..	12 ..	—
Citizenship	129 ..	111 ..	18 ..	—
Economics	107 ..	78 ..	29 ..	—
Co-operative Book-keeping	2583 ..	2847 ..	— ..	264
Training Centres for Managers—				
Centres	394 ..	379 ..	15 ..	—
Correspondence Class.....	62 ..	89 ..	— ..	27
Training Classes for Teachers	46 ..	14 ..	32 ..	—
	<u>15112</u>	<u>12822</u>	<u>2603</u>	<u>313</u>
Total, Session 1908-9	15112			
Total, Session 1907-8	12822			
			<u>2290</u>	Students.

We also give particulars as to the progress made in class work during the past ten years, viz. :—

TEN YEARS' SUMMARY (CLASS WORK).

Session.	No. of Classes.	No. of Students Enrolled.
1899-1900	89	2096
1900-1	88	2724
1901-2	119	3762
1902-3	108	3996
1903-4	163	4124
1904-5	219	7143
1905-6	259	9397
1906-7	316	11232
1907-8	372	12822
1908-9	454	15112

Whilst it is gratifying to report steady progress in the number of classes formed, &c., much greater progress could be recorded if *all* societies undertaking "educational" work would form one or more classes in subjects advocated by this committee. There are many societies, we regret to say, actively engaged in "educational" work, in which classes for juniors or adults find no part. It is, however, pleasing to record the increasing interest taken by employes through

the local branches of the Amalgamated Union of Co-operative Employés in forming classes under our auspices, particularly in the subject of "Co-operative Book-keeping."

In the new Intermediate Classes formed this session fourteen classes have been formed by societies, and 282 students enrolled. These classes are specially intended for those students who have gone through "Our Story," and are not yet old enough to commence the study of the larger work, "Industrial Co-operation."

It has not been possible during the past session to take any steps towards producing a new text book for these classes, and in the meantime, the present book recommended, along with the little pamphlet, will be used in the work of these classes.

"CORRESPONDENCE" CLASSES.

In addition to the Correspondence Class in "Co-operation," under the tuition of Miss J. P. Madams, we have held a Correspondence Class in the subject of "Industrial History," with Mr. W. H. Watkins (of Plymouth) as teacher. In the "Co-operation" Class we had sixty students enrolled (as against forty-eight for the previous session); but in the "Industrial History" we regret to report that only twelve students were enrolled, probably accounted for by the class having begun rather late in the session.

It is intended to continue these two classes next session, and also Correspondence Classes in the subjects of "Citizenship" and "Economics." Students who are desirous of joining any of these four Correspondence Classes should send in their names not later than the end of August, but it should be noted these classes are only intended for students who cannot attend any local classes in the subjects named.

TRAINING CENTRES FOR MANAGERS.

The Training Centres for Managers have been continued, and classes have been held at the following places, viz. :--

Section.	Place.	Teacher engaged.	Students enrolled.
Midland	Grantham	Mr. W. Bradshaw.....	17
Northern.....	Birtley	Mr. J. Thompson.....	10
"	Morpeth	Mr. T. M. Young	22
North-Western—Lancashire :			
" ..	Accrington	Mr. J. Lea	24
" ..	Blackburn	Mr. P. Duerden.....	18
" ..	Preston	Mr. A. Varley	13
" ..	Rochdale	Mr. F. Hall	31
Yorkshire :			
" ..	Huddersfield	Mr. G. Price	{ 58
" ..	York .. ..			{ 27
Scottish	Glasgow	Mr. A. H. Kirkwood.....	32
"	"	Mr. N. M. Davidson.....	15
"	"	Mr. J. R. Pollock	11

Section.	Place.	Teacher engaged.	Students enrolled.
Scottish	Falkirk	Mr. J. Nisbet	22
„	Lochgelly	Mr. J. Marr	26
„	Motherwell	Mr. J. Taylor	33
„	Paisley	Mr. A. M. Fraser	20
Southern	Rochester	Mr. J. B. Chadwick	15
South-Western— <i>Nil</i> .			
Western	— <i>Nil</i> .		

“CORRESPONDENCE” CLASSES.

England and Wales	Advanced	Mr. T. M. Young	20
„	„ Preliminary	Mr. J. W. Whatmough	29
Scotland	Advanced	} Mr. W. M. Scott	{ 3
„	Preliminary . . . . .			11
Total for Session 1908-9			457
„ „ 1907-8			468
Decrease			11

SUGGESTED NEW SCHEME.

We have now had control of the “Training Centres for Managers” for four sessions. During this period we have been carefully watching the work, and have reason, on the whole, to be pleased with the success that has followed. We have felt, however, a sense of incompleteness in the scheme of work drawn up for the Managers’ Classes, and have made inquiries and obtained valuable suggestions, and, as a result, we have issued a pamphlet containing new proposals for the extension of the scheme for the training of Co-operative Employés. These new proposals, briefly stated, are as follows, viz. :—

OLD SCHEME.

Classes formed in selected towns by the Co-operative Union through the Sectional Boards for the study of “The Co-operative Managers’ Text Book,” with an examination divided into two sections, viz., preliminary and advanced. All Co-operative Employés, without any distinction as to age or position, eligible to join any Centre.

Correspondence Classes formed for students unable to join any Centre.

Two certificates issued—preliminary and advanced.

All expenses borne by the Co-operative Union.

NEW SCHEME.

Apprenticeship Certificate.

1.—The establishment by societies of classes for the training of apprentices and junior employés. Special syllabus of work to be drawn up by the Co-operative Union. (All expenses of these classes to be borne by the societies forming them.)

Salesman’s Certificate.

2.—The establishment of classes for the training of salesmen and counter-men on the lines laid down under the old scheme. Text Book: “The Co-operative Managers’ Text Book.”

General Manager’s Certificate.

3.—To be open only to students who have obtained the Salesman’s Certificate.

NEW SCHEME.

“Correspondence” course only.

Syllabus of work based on “The Co-operative Managers’ Text Book,” but additional questions on matters connected with sources, markets, and management, not yet published in the Text Book.

4. *Honours stage* in “Management.” Examination only. Special questions to be set, based on any item of interest and value in co-operative management.

We give in Appendix VI. the recommendations summarised, and would like an expression of opinion on the suggested new scheme from the delegates present at Congress.

To carry out the new scheme will require (1) money, and (2) careful control. The first, money, we should surely have no difficulty in obtaining. Nearly £100,000 is spent annually in education; 10 per cent of this devoted to this work would finance our suggested Trades’ School. Moreover, there are many societies which do not devote money to education at all, they, too, would surely subscribe to this scheme.

As to (2)—Control—the central control should remain, as it does at present, in the hands of the Central Education Committee, but, subject to their guidance, there should be Sectional Education Committees—which should consist of an equal number of members of Sectional Board and of the Sectional Education Committees Association Executive, or in sections where there is no E.C.A., of the Sectional Board, with, in each case, the chairman and secretary of the section as chairman and secretary—who should be entrusted, on lines to be agreed upon, with the duty of organising, developing, and fostering the training classes. This seems necessary, because of the number of societies that are too small to act individually, and must be grouped by the sectional authorities for this purpose. Moreover, the power of initiation given thus to the section would overcome the inertia of the few societies who might be found to be negligent of the interests of the employés.

The Central Education Committee will continue to advise, examine, and certify. On this committee the sections are already represented, and therefore can be kept in touch with the centre and with each other.

There are many ways by which the expense of the Central Committee can be met without further taxing the general fund of the Union. A certain percentage of the training fund might be allocated for this purpose; a charge might be made for examinations, based on the number of students; the annual cost might be distributed among the sections in proportion to their contributions; or in many other ways. We feel convinced that the desire of all for the more complete training of the employé will make it easy to get over any difficulties that may arise.

The expenditure in regard to the Training Centres for Managers since their inauguration under the auspices of this committee has been as follows:—

Session.	Expenditure.			Fees Received.			Deficit.		
	£	s.	d.	£	s.	d.	£	s.	d.
1905-6	287	7	7	174	15	0	112	12	7
1906-7	272	19	2	185	15	0	87	4	2
1907-8	291	19	4	156	10	6	135	8	10
1908-9	252	13	7	147	19	0	104	14	7

CO-OPERATIVE EMPLOYEES' CLASSES.

We are pleased to report that several societies have held classes at their own expense for their employés in the grocery and provision trades. In connection with the classes held at Rochdale and Droydsden, we have undertaken the examination of the students. Mr. J. Emmett, of Winnington, has acted as examiner of these two classes at our request.

We are hoping that our new scheme of work for the training of employés, previously mentioned, will to some extent meet the wishes of societies in regard to these classes, and that one general examination paper can be prepared for all classes formed throughout the United Kingdom.

EXAMINATIONS:

The examinations in connection with the various classes were held as follows, viz.:—

Junior Co-operators Class night during first week in March
(March 1st to 6th inclusive).

Intermediate Classes—

Social and Political Pioneers. Class night during second week in March
(March 8th to 13th inclusive).

Adult Examinations—

Co-operative Book-keeping .. Wednesday, March 17th.

Citizenship Monday, March 29th.

Industrial History Tuesday, March 30th.

Economics Tuesday, March 30th.

Co-operation Wednesday, March 31st.

Training Centres for Managers—

Book-keeping and Co-operation Sections—Class day during week commencing April 26th.

Management—Class day during week commencing May 3rd.

Training Classes for Teachers, May, 1909.

EXAMINERS.

The various examiners appointed were as follows:—

Subject.	Examiner.
Junior Classes in Co-operation—Written Examination in Section III.....	Mrs. G. H. FEWINS (Plymouth).
Intermediate Classes	Miss C. WEBB (South Norwood).

Subject.	Examiner.
Co-operation—Adults	} Mr. L. L. PRICE, M.A. (Oxford).
Industrial History	
Citizenship	
Economics	
Co-operative Book-keeping	} Messrs. W. APPLEBY & T. WOOD (Manchester).
„ Auditing	
Training Centres for Managers—	
Management.....	Mr. D. ROWAT (Paisley).
Book-keeping	Messrs. W. APPLEBY & T. WOOD.
Co-operation	Mr. J. C. Gray.
Training Classes for Teachers	Mr. W. R. RAE (Sunderland).

STUDENTS FOR EXAMINATION.

The number of students who entered for examination in the various subjects is as follows:—

	1909.	1908.	Increase.	Decrease.
Co-operation—Juniors: Sec. III. (Written)	1781	1500	281	—
„ „ Sec. II. (Local)	1959	1583	376	—
„ „ Sec. I. (Local)	3386	2090	1296	—
Intermediate Classes	202	—	202	—
Co-operation—Adults.....	414	371	43	—
Industrial History	114	58	56	—
Citizenship	93	95	—	2
Economics	40	43	—	3
Co-operative Book-keeping	1775	1964	—	189
„ Auditing	28	71	—	43
Training Centres for Managers	350	330	20	—
Total, 1909	10142			
„ 1908	8105			

Increase to date 1937

The papers returned were as follows:—

	1909.	1908.	Increase.	Decrease.
Co-operation—Adults.....	302	297	5	—
Industrial History	75	37	38	—
Citizenship	43	42	1	—
Economics	24	34	—	10
Co-operative Book-keeping	1488	1602	—	114
„ Auditing	28	65	—	37
Training Centres for Managers	314	296	18	—
Total, 1909	2274			
„ 1908	2373			
Decrease.....			99	

Papers returned in Junior Examination—Re-examination of best papers.
Section III.

1909 111 .. 1908 82

JOINT EXAMINATION WORK.

We have to report that three Classes, viz., at Huddersfield, in the subject of "Industrial History," and at London (Co-operative Brotherhood Trust, and Bromley, in the subject of "Co-operation," have had examinations arranged for their students in the third stage, under the auspices of the Oxford University Extension Delegacy.

We have on our list 16 teachers who are fully qualified to teach these joint classes. Their names and addresses are printed in the Educational Programme.

In July last we made the usual arrangements for examinations to be held for qualifying additional teachers under this scheme, but we regret to have to report no entries were received.

The subjects in which examinations are arranged are:—"Economics" (which includes "Co-operation"), "Citizenship," and "Industrial History," and the examination fee for the teachers' examination is five shillings each subject.

TRAINING CLASSES FOR CO-OPERATIVE TEACHERS.

Training Classes for Teachers have been formed during the session under the auspices of the following Sectional Boards, viz.:—

Section.	Place.	Teacher.	No of Students enrolled.
Northern	Stanley	Mr. J. P. Oliver ..	11
Scottish	Glasgow	Mr. J. Campsie, M.A.....	30
Southern.....	Winchester	Miss J. P. Madams.....	16

To meet the expenses incurred in forming classes of this character the United Board makes a grant of ten guineas to any Sectional Board establishing such a class.

Up to the present 43 students have gained certificates under this scheme and are all willing and capable of acting as teachers of co-operative classes. Their names and addresses will be found included in the Educational Programme.

"CIRCLES" FOR YOUNG PEOPLE.

During the year we have given considerable attention to the question of forming, in the Co-operative movement, guilds or "Circles" for young people. It has been observed for some time past that something more than the establishment of junior classes in the subject of "Co-operation" was necessary to maintain and deepen the interest of young people in the principles and ideals of Co-operation. We have had the advice and assistance of Mrs. Bamford-Tomlinson (Editor of *Our Circle*), Mrs. Holyoake-Marsh, and Miss C. Webb, and as a result we have drawn up a scheme for the establishment by societies of what we have termed "Circles" for Young People.

The objects of these "Circles" are to afford young people an opportunity of pleasant, helpful, social intercourse; to teach them self-reliance, self-control, and self-government in groups; to widen, deepen, and strengthen their interest in Co-operative ideals, and to prepare them for the wider civic life.

Our Circle, with the kind consent of the Directors of the Co-operative Newspaper Society Ltd., will be used as the official organ of this new movement, and we hope many "Circles" will be formed next session by societies.

A circular giving full particulars of the scheme, along with suggested model rules and outline of work, will shortly be issued to all societies.

Further particulars are given in Appendix VII.

TRAINING COURSE FOR CO-OPERATIVE SECRETARIES.

We hoped during the past session to have commenced our proposed new training course for Co-operative Secretaries, but, on account of the time required for the preparation of the new text book, we were compelled to postpone the course for another session. Now that this book is ready, we have completed our arrangements, and a syllabus giving full particulars has been prepared and may be had on application to our Central office.

For the first session a "Correspondence" course only will be formed, open to students who have taken our third stage certificate in "Co-operative Book-keeping."

In this matter we are working in co-operation with the newly formed Secretaries' Association, and the teacher of the Training Course will be Mr. Alfred Wood, of Manchester, the author of the new book.

TEXT BOOKS.

We have much pleasure in reporting the completion during the year of the new book, "The Co-operative Secretary." The preparation of this work has entailed a vast amount of labour on the part of the author, Mr. Alfred Wood, of Manchester (who was also the author of the book "Co-operative Book-keeping"), and it has been truly described as a manual of co-operative administration.

We are of opinion that this new publication will be appreciated by the movement. A copy of the work should be in the possession of all secretaries of societies. The price will be 7s. 6d. net.

Another important publication issued during the year has been a revised edition of the Managers' Text Book.

The revision has been entrusted to Mr. R. J. Wilson, of Sunderland (the editor of the book), who has done the work with great care and ability, and has included in the new edition many additional chapters dealing with important matters in the management of a co-operative society. The work was completed in time for use in the managers' classes, and has been greatly appreciated by teachers and students. It has also met with much acceptance by managers of societies.

The number of copies of text books printed by the committee during the past six years has been as follows:—

"Our Story"	51,000 copies.
"Industrial Co-operation"	4,000 "
"Co-operative Book-keeping"	10,000 "
"Co-operative Manager's Text Book"	2,750 "
" " " (revised edition)	2,000 "
"The Co-operative Secretary"	2,000 "

SONGS FOR CO-OPERATORS.

We have been able, with the kind assistance of Miss M. Llewelyn Davies, to bring out a revised edition of "Songs for Co-operators," with and without music. We have fixed the selling price of the book of words only at the low price of 1d. per copy, or 10d. per dozen, and the music at 6d., or 5s. per dozen, in order to obtain a large circulation for the two books. We hope the reissue of these publications will meet with the generous approval of co-operators.

CO-OPERATIVE PLAY.

As mentioned in our last report, we have during the year taken steps to publish a Co-operative Play, suitable for production by young people between the ages of 14 and 18.

In response to our advertisement, ten plays were sent in by competitors. Dr. Mary O'Brien Harris (London) kindly accepted the task of adjudicator, and she selected as the two best, "The Dawn," from the pen of Miss E. M. Pilkington, of Lancaster, and "Go Thou, and Do Likewise," prepared by Mr. H. L. Schofield, of Newton-le-Willows.

We therefore awarded the first prize of £6 to Miss Pilkington, and the second prize of £4 to Mr. Schofield.

We have since published the first prize play, and copies may be had from our Central Office at 3d. per copy, or 2s. 6d. per 12 copies.

We hope to hear of the play being produced by many societies during the coming session. It is interesting to record that the authoress is only fifteen years of age.

ESSAY COMPETITION.

The subject selected for our third Essay Competition is: "A National Co-operative Society. Is it practicable?" We have received 77 entries, and Mr. D. McInnes, of Lincoln, has kindly accepted the position of adjudicator.

Our previous competitions were as under, viz.:

Session.	Subject.	Prize.	Adjudicator.	Won by
1906-7.	"George Jacob Holyoake, The Co-operator"	£5	..Mr. W. R. RAE	E. FRASER (Sunderland).
1907-8.	"Edward Vansittart Neale: His Co-operative Life and Work"	1st, £3. 2nd, £2..	..Mr. E. O. GREENING .. " ..	H. W. LEE (Plymouth). ..J. TAYLOR (Edinburgh).

The first prize essays are printed in pamphlet form for general circulation.

CONFERENCES WITH TEACHERS.

We held our first Teachers' Conference last year at York, on April 11th, when Mr. Rae read his paper entitled "Teachers' Difficulties" Our second

Conference with Teachers was held in the South, at Letchworth (Garden City), on Saturday, July 18th.

This Conference was also made the medium for holding a Co-operators' weekend, and, with the help of a local committee, a most enjoyable weekend was arranged. The programme was as follows, viz.:

Friday Evening—Reception by Local Committee and Concert.

Saturday Morning—Meeting of Central Educational Committee.

Address by Mr. Ebenezer Howard.

„ Afternoon—Teachers' Conference.

Paper by Mr. W. R. Rae on "Teachers' Difficulties."

„ Evening—Public Meeting: Chairman, Mr. Rae.

Speakers, Mr. A. E. Zimmern (Oxford), subject: "Education from Books and Education from Life;" Mr. E. Booth (Wooldale), subject: "Co-operation, its Past Work and Future Mission."

Sunday Morning—An address by Mr. R. H. Tawney, B.A.

Chairman, Mr. Albert Mansbridge.

„ Afternoon—Ramble round Garden City.

„ Evening—An address by Mr. J. Bruce Wallace, M.A., on "The Larger Co-operation."

More than 60 delegates stayed over the weekend, and the various meetings were very successful.

In view of the success of the above-named week-end, we organised a week-end for our Northern friends, at Easter, at the Convalescent Home, Otley, by-kind permission of the Committee of that Institution. The programme was as follows:—

Saturday Morning—Meeting of Central Committee.

„ Afternoon—Conference with Teachers.

Paper by Mr. T. Bank (Colne) entitled "Co-operators and Class Work."

„ Evening—An address by Mr. A. E. Zimmern (Oxford) on "The Universities and Working Class Education."

Sunday Morning—An address by Mr. E. Booth (Wooldale) on "Room and Power to Let."

Evening—An address by Mr. W. Clayton (Newcastle-on-Tyne) on "Enthusiasm in Service and a Method of Securing it."

Drives were also arranged to Ilkley and Harrogate.

About 50 delegates stayed over the weekend, and the conference on the Saturday was attended by about 90 delegates.

Our thanks are due to the speakers, and to the Reception Committees for the pleasant weekends spent at Garden City and Otley.

CO-OPERATIVE TRIP ABROAD

A new feature of work which we propose to take up, subject to its meeting with the approval and support of co-operators, is the arranging of one co-operative trip abroad each year, to see what is being done in co-operative matters by our friends on the continent. Just as we have many things to show our friends when they visit the United Kingdom, so they also have many phases of co-operative enterprise which would interest British co-operators, and which are unknown to the great majority of our members.

We have, therefore, made arrangements for a trip to Paris in September next, and an interesting programme for one week has been arranged, particulars of which have been embodied in a circular sent to all societies. The inclusive charge from London, to include seven days in Paris, is £5. 5s., and we hope a goodly number of co-operators will take advantage of this first trip. We do not propose to go forward with it unless we receive the names of at least thirty people prepared to join the party.

EDUCATIONAL MEETING AT CONGRESS.

We have made the usual arrangements to hold an educational meeting at Congress, on the Tuesday evening. At this meeting two resolutions will be submitted as follows:—

Resolution No. 1—

That in the opinion of this meeting co-operators ought to concentrate on the education of the citizen.

Resolution No. 2—

That this meeting affirms the necessity of the removal of any hindrance to the development in women, socially and politically, and in children, educationally, of the best of which they are capable.

We sincerely hope a large number of delegates and other friends interested in education will attend this meeting.

EDUCATIONAL PROGRAMME.

Our programme for next session has been issued, and such alterations and additions have been made as we think necessary and desirable. We find the programme is growing in size despite our efforts to eliminate as much detail as we possibly can.

Our list of lecturers has been added to, and we hope the services of the lecturers named in this list will be requisitioned by societies when making their lecture engagements for the session.

One copy of the programme is given free to each society, additional copies may be obtained from the Central Office, Manchester, at the rate of 2s. 6d. per dozen, post free.

LANTERN DEPARTMENT.

We have had another busy season in our Lantern and Slide Department, as will be seen from the following particulars, viz. :—

Place.	Applications received.	Slides issued.
Central Office (Manchester)	151	10,100
Northern Section.....	23	1,720
Southern Section.....	59	4,600
South-Western Section	2 ..	150

We are conscious of many defects in this department, especially in regard to obtaining new and more up-to-date slides. To put the matter candidly, however, we have not the money at our disposal at the present time to develop this department and obtain the new slides and lectures that we desire.

EDUCATIONAL SUPPLEMENT.

The Educational Supplement of the *News* has made its appearance regularly throughout the year, and has done much towards quickening the interest of co-operators in the educational side of the movement. The contributors to the supplement are authorities on the subjects with which they deal, and their articles can always be read with profit. Educational committees might occasionally order extra copies of the issue containing the supplement, and utilise them as a means of special propaganda. The directors of the Newspaper Society do not benefit financially from the publication of the supplement, and their desire to keep the educational work of the movement to the front is to be commended.

EDUCATIONAL COMMITTEES' ASSOCIATIONS.

We have been assisted in our work by representatives from the Midland Northern, North-Western and Southern Educational Committees' Associations. We regret, however, that circumstances do not permit the Scottish and South-Western Educational Committees' Associations to join us.

WOMEN'S CO-OPERATIVE GUILD.

Mrs. Brown (Wood Green) has been the representative of the Women's Co-operative Guild on this committee for the past year.

WORKERS' EDUCATION ASSOCIATION.

Mr. W. H. Berry has been our representative during the year on the Executive Committee of the Workers' Education Association, and through that committee on the Oxford Joint Committee of University and Working Class Representatives.

The Oxford Tutorial Classes Committee has conducted eight classes during the session just closed. They contain many co-operators and have been extraordinarily successful. It is the first time that the Education Committee has had representation upon the body with which it negotiates in Oxford.

A similar joint committee has been established at Manchester University. Mr. E. Booth is the representative of the Union.

Committees at other Universities are in course of formation, and the committee feel it to be desirable that it should take part in these ordered attempts to utilise the Universities in the interests of workpeople.

GENERAL.

As will be seen from a perusal of the accounts the expenditure of this committee for 1908 has been £1,148. 9s. 11d. The amount received on account of fees, &c., £187. 1s. 6d., and donations from societies, £73. 10s., leaves the net expenditure £887. 18s. 5d.

It is obvious, however, that as the work of the committee grows its expenses must also increase. We give below a statement showing the increase in class work alone, excluding all printing, viz. :-

	1908.			1907.			Increase.		
	£	s.	d.	£	s.	d.	£	s.	d.
Junior Classes.. .	32	11	6	27	13	0	4	18	6
Adult Classes	86	12	6	60	12	6	26	0	0
Scholarships	27	10	0	20	0	0	7	10	0
Exam. Expenses ..	161	7	0	133	3	0	28	4	0
Managers' Classes .	303	3	4	272	19	2	30	4	2
	£611	4	4	£514	7	8	£96	16	8

The particulars of expenditure, &c., for the past five years are given herewith (excluding all books published).

Year.	Expenditure.			Receipts (Fees, &c.)			Net Expenditure.		
	£	s.	d.	£	s.	d.	£	s.	d.
1904	497	0	10	3	5	0	493	15	10
1905	703	10	3	174	10	0	529	0	3
1906	803	5	5	187	0	0	616	5	5
1907	967	8	7	257	12	0	709	16	7
1908	1148	9	11	260	11	6	887	18	5

The result of our second special appeal to educational committees of societies for assistance in our work has been the receipt of £73. 10s. This is a slight increase on the first appeal, which amounted to £65. 9s.

This is a very meagre response when we take into account the large sum of money which is returned as being devoted annually to "Educational" purposes. For the year 1908 the sum so returned was £91,041, compared with £93,435 for the year 1907.

It is difficult to understand this poor response to our appeal, as we believe the work of the committee meets with acceptance generally by educational committees of societies.

We cannot conclude this report without referring to the sad loss sustained by the committee during the year through the deaths of Messrs. R. Powell (Rochester) and R. Warne (Gloucester). Both these gentlemen were enthusiastic workers, and we desire to place on record our appreciation of their services in the cause of Co-operative Education.

W. R. RAE, CHAIRMAN.

C. E. WOOD, SECRETARY.

19. THE JOINT PROPAGANDA COMMITTEE.

REPORT OF COMMITTEE.

The representatives of the Co-operative Union and the Co-operative Wholesale Society on this committee during the past year have been as follows:—

Co-operative Union: Messrs. S. R. Foster, C. A. W. Saxton, and H. Stuttard.

Co-operative Wholesale Society: Messrs. T. Hind, J. Mort, J. Shillito, and T. Shotton.

Mr. Shillito was appointed chairman for the year, and Messrs. Brodrick and Gray were invited to act as joint secretaries.

The committee have to regret the loss of an old colleague in the person of Mr. Adam Percival, who had been on the committee as one of the representatives of the Co-operative Union since its formation twenty-two years ago. He retained the position until his death, the last meeting he attended being on September 24th, 1908. He rendered earnest and useful service in the work of the committee from its commencement, and, though severe illness interfered with his activity and usefulness in later years, his loss is much to be deplored.

Although the committee are not able to report much in the way of building up new societies during the year, they can show a record of active work in promoting and stimulating the growth of co-operation in districts where it has not yet taken much root. The committee have paid regular attention to those societies which have been established under their auspices, where progress has not been made to the extent desired. For this purpose members of the committee have been periodically appointed to visit these societies and confer with their committees to advise and guide them in their difficulties. This applies only to those societies which have made slow progress and are in a comparatively weak position.

The committee can point with pride and satisfaction to a number of societies which owe their existence to the propaganda work and assistance of this committee in their early days—societies such as Burton-on-Trent, Hull, Liverpool, and many others which could be mentioned, are sufficient proof of the utility of this committee in the establishment of co-operative activities in places and districts where the assistance of a loyal body of co-operators can be secured. Unfortunately, however, similar success cannot always be guaranteed, and the committee have to confess that many societies have been formed under their auspices which still remain weak and almost helpless owing to the fact that the people of the locality have not shown that earnestness and persistent loyalty which was expected from them.

Under these circumstances the main work of the committee has been to employ the propagandist agent (Mr. E. L. Griffiths) in going from place to place where his services have been required, for the purpose of rousing interest on the part of members and making new converts to co-operation.

Mr. Griffiths has been actively engaged in canvassing and speaking in all parts of the country during the year, helping the weak societies, and breaking up

new ground which existing societies have been asked to work up by establishing branches. In this manner he has worked in Cornwall, Devonshire, South Wales, Lincolnshire, Norfolk, Staffordshire, Worcestershire, Derbyshire, Yorkshire, and other counties, with good results.

New societies have been formed at Cheadle (Staffs.), at Clee Hill (Salop) and branches of many societies have also been established by the efforts of this committee and the propagandist agent.

J. SHILLITO, Chairman.
 T. BRODRICK, } Joint
 J. C. GRAY, } Secretaries.

20. JOINT PARLIAMENTARY COMMITTEE.

REPORT OF THE COMMITTEE.

The Parliamentary Committee is now constituted as follows, viz. :—

Co-operative Union: Messrs. G. Bisset, S. Butler, S. Fairbrother, and A. W. Golightly.

Co-operative Wholesale Society: Messrs. R. Holt, H. C. Pingstone, T. Tweddell, and H. J. A. Wilkins.

Scottish Co-operative Wholesale Society: Messrs. W. Allan, J. Arthur, T. Little, and J. Stevenson.

The committee has held six meetings since last Congress, and, with one exception, all the meetings have been held in London.

Mr. T. Tweddell was appointed chairman, and Messrs. T. Brodrick and J. C. Gray were elected to act as joint secretaries.

The business of the committee has been of the usual character. Careful consideration has been given to all measures introduced into Parliament, and whenever it was thought that such measures would adversely affect co-operative interests prompt action has been taken to make our views known.

Amongst the matters which have had our attention we may mention the following :—

(a) INDUSTRIAL AND PROVIDENT SOCIETIES ACT AMENDMENT BILL.

This matter, which has been under consideration for several years, has had a considerable share of our attention, with the result that we believe the passing of the Bill is now practically assured. A deputation, consisting of Messrs. Bisset, Pingstone, Stevenson, and Gray, were appointed by this committee to interview Mr. C. E. Hobhouse, M.P., Financial Secretary to the Treasury, to solicit the assistance of the Government in getting the Bill through Parliament. The deputation was introduced by Mr. W. H. Dickinson, M.P., and was accompanied by several members of Parliament including Mr. H. Vivian, M.P., who gave us most valuable support. The Chief Registrar of Friendly Societies and his assistant were also present at the interview which took place on November 24th. The sections of the Bill were discussed *seriatim*, and it was ultimately decided, at Mr. Hobhouse's suggestion, that it should be left in his hands for consideration, and in order that he might consult with the departments of the Government

which are concerned with the matter dealt with in the Bill. In this connection, we desire to express our appreciation of the manner in which our deputation was received by Mr. Hobhouse, and for his careful and painstaking consideration of our proposals.

The Bill will be submitted to Parliament in its improved form as soon as opportunity offers itself.

(b) CANADIAN CATTLE.

This well-worn subject is once again brought before your notice. We have to report that no progress whatever has been made towards the attainment of the object we have in view. The present Government is just as obdurate as any previous Government, and there seems to be a determination at all points to keep the law in regard to the slaughter of imported cattle at the port of entry as it stands at present, notwithstanding the numerous promises obtained from Parliamentary candidates previous to their election. It is obvious then that if the Government are to be moved in the matter, and if members of Parliament are to be held to their pledges, we shall have to agitate in a much more effective manner than we have done before we can get a removal of the restrictions on the importation of live cattle from Canada, or any other healthy source of supply.

We endeavoured to obtain an interview with members of the Government, but were unsuccessful; there is evidently no course open to us but to create co-operative and public opinion of such a strong character as will compel the Government to bring in legislation such as is desired.

The proposal to remove the restrictions which now exist in regard to the importation of live cattle is brought forward in the interests of the people who are consumers, and the opposition to this proposal comes mainly from those who are interested in restricting the supply of live cattle in this country to their present sources, and thus retain their monopoly. Disease—which was the original cause of the restriction—has long since disappeared, and there is now no just reason for the restriction being maintained.

We propose to go on with our agitation in this matter.

(c) THE PHARMACY ACT, 1908.

During the last session of Parliament an Act was passed to amend the Pharmacy Acts. The new Act deals specially with the position of companies and other bodies corporate which carry on the business of a chemist and druggist.

For many years past strong efforts have been made to prevent this class of business being carried on by companies or co-operative societies, and much of the attention and care of the Parliamentary Committee has been occupied in efforts to defeat the aims of our opponents in this matter. Year by year we have had to watch and guard against any legislation by which it was proposed to prevent our societies from carrying on their drug business. A proposal was originally contained in the Pharmacy Bill that no company or body corporate should be permitted to carry on the business of a chemist and druggist unless one of its board of directors was a qualified chemist. This was strongly objected to by our committee on the ground that it would interfere with the liberty of co-operative

societies in the choice and election of their committees. After much debate a compromise was suggested by Lord Crewe to the effect that it should only be compulsory for a company or society to have a qualified chemist on its board of directors in case the company or society desired to use the title of "Chemist and Druggist" or "Pharmacist," but that it would not be compulsory to have such director if other titles or descriptions of the business were used; in the latter case it would be sufficient if the company or society had a qualified chemist in charge of each shop or department of the business as required by the Act.

We should certainly have preferred complete liberty being given to societies in the selection of a title or description for their drug business, but as there are numerous titles or descriptions which describe adequately and fully the nature of the business, leaving the title of "Chemist and Druggist" to be used only by men who are qualified by examination, we did not proceed with our opposition, and allowed the Act to pass with this compromise. A statement regarding the provisions of the Act will be found in the Appendix.

(d) CO-OPERATIVE SOCIETIES AND THE INCOME TAX.

We have noticed the agitation of our opponents, the traders' associations, in regard to co-operative societies and the Income Tax. We have not much fear that any Government will be taken in by the specious arguments used by our opponents, but at the same time we are watching their movements very carefully, and are prepared to take prompt action whenever required. The evidence prepared and submitted on behalf of this committee in December, 1904, before a Departmental Committee on Income Tax, appointed by the Treasury, has never been refuted by our opponents, and the decision given by the Departmental Committee on that occasion is so definite and clear in regard to the position which co-operative societies occupy in relation to the Income Tax that we think it is likely to be final, at any rate so far as present Income Tax law is concerned. The following extract from the report of the Departmental Committee is here quoted in order that the Congress may know exactly how the position of co-operative societies is understood by those who have to administer the laws relating to Income Tax:—

EXTRACT FROM THE REPORT OF THE DEPARTMENTAL
COMMITTEE.

(RELATING PARTICULARLY TO CO-OPERATIVE SOCIETIES).

"It is not at all surprising that the rapid and steady growth of co-operative societies should excite the attention both of their competitors in trade and of the public, and we are glad that the enlargement of our terms of reference has enabled us to inquire into their position in regard to Income Tax. Besides two days of oral evidence, we have had the advantage of the full statements made by the Inland Revenue, by the traders' associations, and by the co-operators, which are printed in the Appendix. It will be observed that some of the evidence tends to stray from the Income Tax question, with which alone we are concerned, to a general discussion of the co-operative movement.

“ We must refer to the Inland Revenue memorandum (Appendix No. X.) for a very clear statement of the actual situation as regards Income Tax.

“ In the first place, it is important to brush aside a misconception which is the cause of much prejudice. All so-called co-operative societies, such as the Army and Navy Stores, which are really ordinary trading concerns, and the profits of which go to the shareholders, just as they do in the case of any other limited liability company, are directly assessed to Income Tax, and enjoy no exemption or privilege whatsoever.

“ The position of co-operative societies registered under the Industrial and Provident Societies Act is, however, different. It is broadly true that the operations of such societies, vast and successful as they are, do not result in the payment of any considerable amount of Income Tax into the Exchequer (except under Schedule A in respect of land and buildings owned by the societies). But we think the Inland Revenue make good their contention that this result does not follow from the exemption from direct assessment, which is granted for reasons of administrative convenience and economy to societies registered under the Industrial and Provident Societies Act, but is in accord with, and necessarily flows from, the general principles on which the Income Tax is based.

“ In so far as members of co-operative societies are in receipt of incomes not exceeding £160 a year—and the immense majority of members are in this class—it cannot be seriously contended that they are not as fully entitled to relief as other persons in receipt of small incomes. It follows that if the tax were collected at the source the great bulk of the members would in any case be entitled to repayment, and the procedure of first collecting and then repaying the tax would involve a large amount of useless and costly labour on the part of the Revenue officials, and of unnecessary trouble to the taxpayer.

“ But this is not all. We also think it clearly established that, in a society of the Rochdale type, the dealings of the society with its own members do not result in anything which can be treated as “profit” within the meaning of the present Income Tax Acts, or which could in fairness be so treated under any amendment of the law.

“ The suggestions made to us that the ‘dividend’ which is paid to members of these societies constitutes a profit which would properly be taxable, rest, we think, on a misapprehension of the nature of the ‘dividend.’ The so-called ‘dividend’ arises from the fact that the prices charged by the society to its members are in excess of cost price. If the goods were distributed at the exact cost price there would be no ‘dividend,’ and it follows that no question of Income Tax could arise. But the societies, for what they consider good reasons, prefer to fix a scale of prices which leaves a margin over and above cost. Thus an adjustment has to be made periodically, and the balance between cost price and distributing price is divided among the members in proportion to the value of their purchases. This ‘dividend’ is clearly not profit, but merely a return to members of sums which they have paid for their own goods in excess of the cost price. There can be no doubt that the procedure which we have described—resulting, as it does, in periodical returns to members—is conducive to thrift, and we see no reason for discouraging it.

"A society, may, however, of course, make profit on dealings with non-members. This profit is, in the case of most ordinary societies, very small in amount. But so far as any such profit is made, and so far as any interest is paid on capital, if that profit or interest comes into the hands of any person whose income is over £160, it ought to be, and it is, taxable. There is, no doubt, some leakage in the assessment and collection of the small sums that become payable under these circumstances. This is inevitable under any system, and is not peculiar to incomes derived from co-operative societies. The leakage, moreover, is in this case, we are satisfied, very trifling in amount as compared with evasion elsewhere, and will be, we hope, diminished by the proposals made earlier in this report.

"We do not think, therefore, that any case for alteration of the Income Tax law was made out by the traders' associations; certainly none is required in the interests of the Revenue. Indeed, the particular proposals which have been put before us would not only on general grounds be inequitable or impracticable, but also, by reason of the expense they would entail, actually disadvantageous to the Treasury."

(e) THE TRUCK ACTS.

We have caused inquiry to be made as to the scope and extent of the Truck Act, in order to ascertain how far the existing Act will protect co-operators and their children from the persecution of those employers of labour who accept the advice of traders' associations, and discharge from their employment persons who are connected with co-operative societies. We have submitted a case to eminent counsel, and have received his opinion, which shows that although the present Truck Act would operate in all cases where a person engaged in manual labour is concerned, and would prevent the employer of such person from making it a condition of employment that he should or should not deal at a co-operative society, the Act would not apply to certain other classes of workers whose interests are affected. We have this matter still under consideration, and intend to take such action as may be deemed necessary in regard to any future case which may arise.

(f) PROPORTIONAL REPRESENTATION.

At our meeting in March we received a deputation from the Proportional Representation Society. The deputation consisted of Lord Courtney of Penwith, Mr. J. Gibb, M.P., Mr. Aneurin Williams, and Mr. J. H. Humphreys, each of whom addressed the committee in regard to the objects and proposals of their society. The aims of the Proportional Representation Society are stated as follows:—

1. To reproduce the opinions of the electors in Parliament and other public bodies in their true proportions.
2. To secure that the majority of electors shall rule and all considerable minorities shall be heard.
3. To give electors a wider freedom in the choice of representatives.
4. To give representatives greater independence from the financial and other pressure of small sections of constituents.
5. To ensure to parties representation by their ablest and most trusted members.

These aims are to be realised by the adoption of a system of voting which it is held would have the result of giving proportionate representation to every class of voters, and for this purpose a new system of voting is suggested by which a vote may be transferred from one candidate to another in the order of preference made known by the voter.

It would take too much space to fully explain the system within the compass of this report.

We have invited the Proportional Representation Society to prepare a paper containing a concise and clear description of the system, and we suggest that this paper be sent out to our Sectional and District Conferences for discussion during the coming year.

T. TWEDDELL, Chairman.	
T. BRODRICK,	} Joint
J. C. GRAY,	
	Secretaries.

21. EXHIBITIONS COMMITTEE.

REPORT OF COMMITTEE.

The constitution of this committee for the past Congress year has been as follows, viz. :—

Representing the Co-operative Union Limited : Messrs. W. H. Bryant, J. Greenwood, W. E. Dudley, and J. Murdoch.

Representing the English Co-operative Wholesale Society Limited : Messrs. P. Coley, A. Deans, R. Holt, and W. Lander.

Representing the Co-operative Productive Federation : Messrs. T. Adams, J. Craven, and R. Halstead.

It has only been necessary to hold two meetings of the committee during the Congress year, and at the first meeting Mr. J. C. Gray was reappointed chairman, and Mr. C. E. Wood secretary.

EXHIBITIONS IN 1908.

During the year 1908 three joint exhibitions have been held, as under, viz. :—

Northern Section : Workington, April 29th to May 2nd.

Southern Section : Crystal Palace, London, August 19th to 22nd.

North-Western Section : Sheffield, September 21st to 26th.

The three exhibitions were well attended, and great praise is due to the local committees for the efforts put forth to make them successful in every way.

The great difficulty which now confronts the committee is the obtaining of accommodation suitable and large enough to house a joint exhibition, such as is possible to organise at the present day. We have considered the matter, and are at present making inquiries with reference to the cost of a moveable building which can be built in sections, to meet our requirements.

EXHIBITIONS FOR 1909.

Up to the present, exhibitions for 1909 have been sanctioned as follows, viz. :—

North-Western Section : Hull, September 20th to 26th, inclusive.

Southern Section : Crystal Palace, London, August.

It has been customary in past years to organise an exhibition in the Northern Section, but, owing to the Congress Exhibition being held in that section, it is not proposed to organise the usual sectional exhibition this year.

An effort is also being made by the Western Sectional Board for a joint exhibition to be held this year at Swansea, and, provided we can obtain suitable accommodation, we propose to grant permission for an exhibition to be organised.

SPECIAL EXHIBITIONS.

We have received applications for exhibitions to be held during 1910 at Belfast in October, on the occasion of the coming of age of the Belfast Society, and at Accrington, end of June, in connection with the Jubilee celebrations of the Accrington and Church Co-operative Society Limited.

We have agreed to sanction the exhibitions being arranged under certain conditions. In the event of our going forward with these exhibitions, we shall have a busy year in 1910 with exhibition work

J. C. GRAY, Chairman.

C. E. WOOD, Secretary.

22. JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

REPORT OF COMMITTEE.

The Joint Committee is composed of four representatives from the United Board of the Co-operative Union, and four representatives from the Trades Union Parliamentary Committee.

The following were appointed as the representatives of their respective bodies, viz. :—

Co-operative Union : Messrs. J. C. Gray, J. Greenwood, J. Smith, and J. Thompson.

Trades Union : Messrs. W. Mullin, J. Seddon, D. J. Shackleton, and W. C. Steadman.

At the first meeting held on October 28th, 1908, Mr. D. J. Shackleton, M.P., was elected chairman, and Mr. W. C. Steadman, M.P., and Mr. J. C. Gray were appointed as joint secretaries.

OBJECTS OF THE COMMITTEE.

As several of the members of this Joint Committee were newly appointed, it was thought advisable at the first meeting that a restatement of the objects and duties of the committee should be made in the minutes as a record for their guidance. The following outline of objects and plan of work was therefore set forth :—

It was pointed out that the object for which the Joint Committee was established, as laid down in its rules and regulations, was "to arbitrate upon any

disputes which may unfortunately arise between co-operative societies and their employés." The nature of "disputes" was afterwards defined in resolutions passed by both Trades Union and Co-operative Congresses as being such disputes as came under the following heads, viz. :—

- (a) Co-operative factories, workshops, or stores should *pay recognised trade union rate of wages and work the recognised union hours* prevailing in each particular branch of industry in the district where such factories, workshops, or stores are situated.
- (b) Complaints in regard to the conditions of labour connected with any particular society, as relating to the points referred to in paragraph (a), are to be submitted to the arbitration of this Joint Committee before either a strike or lockout takes place.

As in some instances matters have been brought before this committee in the form of complaints or claims, which have not been properly submitted to, or considered by, the management of the employing society and its employés or their union, and are not so much actual disputes between the parties as they are complaints or claims made by one or the other of them, it was decided that in future the committee should proceed on the following lines, viz. :—

"On receiving an application from a trade union or a co-operative society for the services of this committee in the case of an alleged complaint or dispute the secretaries shall obtain from the applicant union or society—

- (a) Detailed information in regard to all points of the dispute.
- (b) Ascertain whether the dispute has been the subject of consideration between the managing body of the employing society and their employés, either directly or through their trade union.
- (c) If the dispute has been considered as above, ascertain what was the result, and what are the main points of difference and dispute.
- (d) Having obtained this information, ask each party to furnish a complete statement of the case from its point of view.

"When full information, as above described, has been obtained by the secretaries, the same shall be typed or printed, and copies sent out to all the parties concerned, as well as to members of the Joint Committee.

"The secretaries will then convene a meeting of the Joint Committee, and invite each party to the dispute to be represented thereat, and to give such evidence as may be required."

CASES FOR CONSIDERATION.

(a) BROUGHTON CLOTHING FACTORY.

The meeting in October was convened to consider certain points in dispute between the Amalgamated Union of Clothiers' Operatives and the Co-operative Wholesale Society Limited, in regard to the persons employed at the Broughton Clothing Works. The dispute related to the wages paid to cutters and pressers,

and also included several minor complaints in respect to matters of discipline within the works. The dispute had been under the notice of the Joint Committee during the previous year, but no settlement had been arrived at.

A full statement in regard to the complaints and the various points in dispute was submitted by the Amalgamated Union of Clothiers' Operatives, and a counter statement was made by the Co-operative Wholesale Society. Both statements were carefully considered, and it was then decided to hold a further meeting of this committee, to which each of the parties to the dispute should be invited to send representatives. The second meeting was held on January 11th, 1909. Representatives of both parties came before the committee and stated their respective cases. A lengthy discussion took place, and after the representatives of the two bodies had given their views in regard to the matter they were asked to retire, and the following resolution was passed by the committee, viz. :—

1. That the parties concerned be invited to again confer with each other in regard to the matter of difference between them, and that they endeavour to come to some definite agreement in regard to the wages to be paid in the various departments concerned.
2. That in the event of further disagreement between the parties, they be at liberty to bring the points in dispute again before this committee.
3. That the points in dispute which may be referred to this committee be confined to the question as to whether or not the Co-operative Wholesale Society pays the standard rate of wages, as recognised by respectable firms in the Manchester district, for the class of work under consideration.
4. That a copy of these resolutions be forwarded to the Co-operative Wholesale Society and to the Amalgamated Union of Clothiers' Operatives, with a request that an early meeting of representatives of the two bodies be convened.

We understand that the parties have since met, and have endeavoured to come to some amicable arrangement. During the interview with our committee the representatives of the Co-operative Wholesale Society undertook to pay wages at the same rates as those agreed upon between the Amalgamated Union and the leading firms in Manchester carrying on the same business, and called upon the Amalgamated Union to produce the agreements entered into by them with such firms, and promised that on such proof being furnished they would pay the same rate of wages if it were found they were not doing so already.

The point of difference between the two parties now appears to be that the Amalgamated Union desires the Co-operative Wholesale Society to be satisfied with verbal evidence as regards the rate of wages being paid in Manchester, whereas the Co-operative Wholesale Society requires to have written agreements produced in evidence. The matter has been referred to the members of our committee, and we decided : "That documents jointly signed by the employers

and men, or, at any rate, signed by the employers giving the rates of wages paid at certain shops in Manchester, should be taken as evidence."

We have informed the parties to the dispute that matters relating purely to discipline within the factory must be settled between themselves. That is how the matter stands at present.

(b) NEWCASTLE CO-OPERATIVE SOCIETY.

This committee was requested by the Amalgamated Union of Co-operative Employés to intervene in regard to an alleged dispute between the Amalgamated Union and the committee of the Newcastle-on-Tyne Co-operative Society. The dispute related to the dismissal of an employé of the Newcastle Society by the committee of that society, in regard to which the Amalgamated Union of Co-operative Employés had solicited an interview with the Newcastle Society's committee, which was refused.

We appointed Mr. J. Smith, one of our number, to wait upon the committee of the Newcastle Society. Mr. Smith waited upon the committee of the Newcastle Co-operative Society on November 24th, 1908 and submitted to that committee the views of this Joint-Committee in regard to the alleged dispute. The following resolution was passed by the committee of the Newcastle Society, and submitted by Mr. Smith to our committee, viz.: "Resolved,—That Mr. Smith be informed that after consideration of the statement submitted by him in reference to certain correspondence which has passed between the District Secretary, the General Secretary of the A.U.C.E., and this society, the directors express their willingness to have the matter submitted to the Joint Committee on condition that the matter alleged to be in dispute is confined to the question as to the right of the Board to be the deciding authority as to whether it is discreet or desirable to receive any deputation to question them upon matters concerning the termination of the services of any individual employé, in accordance with the terms of his agreement."

After due consideration of the resolution passed by the Newcastle Society's committee, the following resolution was passed by the Joint Committee, viz.:—

That this Joint Committee thanks the committee of the Newcastle Society for their reception of Mr. Smith, and for their courteous consideration of the matter. Further, that this committee, recognising the rights of co-operative employés to be represented by their duly organised trade union, urges upon all committees of co-operative societies to recognise this as a principle in dealing with their employés, and therefore, in this case, this Joint Committee thinks it would have been advisable for the Newcastle Society's committee to receive the deputation from the Amalgamated Union of Co-operative Employés, but that the committee of the Newcastle Society would have been quite within their rights in using their discretion as to the information they would be willing to give to the deputation, as in matters of discipline connected with the business of the society the committee should have sole control.

These are the only cases which have been brought before the Joint Committee, and we think it is a matter for congratulation that the relations between co-operative societies and their trade union employés have been so harmonious and satisfactory, in respect to all important points as not to require the services of this committee to be more frequently in request. Naturally minor points of dispute will often arise, but these are invariably of such a character as can be settled by the parties themselves, by the exercise of tact and discretion.

D. J. SHACKLETON, Chairman.

W. C. STEADMAN, } Joint
J. C. GRAY, } Secretaries.

23. CO-OPERATIVE DEFENCE COMMITTEE.

REPORT OF THE COMMITTEE.

The committee has been constituted as follows:—

Representing the Co-operative Union: Messrs. Fairbrother, McInnes, Pryne and Smith.

Representing the Co-operative Wholesale Society: Messrs. Fairclough, Goodey, Hayhurst and Warwick.

Representing the Co-operative Productive Federation: Mr. R. Halstead.

At a meeting of the committee held on December 18th, 1908, Mr. McInnes was appointed chairman for the year. This has been the only meeting necessary to be held, as no question of great importance, which required to be dealt with by the committee, has arisen during the year.

There have been numerous cases of persecution of employés by their employers on account of the co-operative connections of the employés, but these have generally been isolated cases where only one or two individuals have been affected, and we have been able to deal with them by correspondence without going to the expense of holding a meeting.

We have made grants in two cases where it was clearly proved that the employés in question owed their dismissal to being members of co-operative societies, or otherwise connected with those who were members.

None of the other cases have called for any grants to be made, but the committee have in several instances used their influence towards obtaining co-operative employment for those who had lost their occupation with private firms.

It will be seen from the report of the Parliamentary Committee that some inquiry has been made with regard to the scope of the Truck Acts, and how far these Acts would protect co-operators from dismissal by their employers on account of being co-operators. The inquiry is not yet concluded, but we are hoping that something may come out of it which will enable us to deal with such cases as may arise in future.

The usual anonymous correspondence has been plentiful in the newspapers, and the attention of the committee has on several occasions been called to the bitter attacks made on certain societies by anonymous writers in the local press. As the object of these anonymous opponents is only to draw local co-operators into a newspaper warfare, and thus give the critics further opportunity for abuse and mud throwing, we have invariably advised the societies to refrain from replying to these attacks; and, on the other hand, we have advised the societies to start some vigorous propaganda work, and to see that their business is in such a condition as to stand against all criticism from outsiders, and we have offered our help to all such societies as are prepared to undertake this kind of work.

The committee have not had to make any further levy on the societies which guaranteed the Defence Fund, as there still remains a balance, ample for all present purposes, from the proceeds of the last call.

D. McINNES, Chairman.

J. C. GRAY, Secretary.

24. COMMITTEE ON CREDIT TRADING.

REPORT OF THE COMMITTEE.

The Joint Committee on Credit Trading for the present year has been constituted as follows:—

Midland Section	Mr. Butler.
Northern Section	Mr. Murdoch.
North-Western Section	Mr. Fairbrother.
Scottish Section	Mr. Bisset.
Southern Section	Mr. Golightly.
South-Western Section	Mr. Prynne.
Western Section	Mr. Bryant.
Women's Co-operative Guild	Mrs. Hodgett and Miss Spooner.

The committee have met three times, in September, December, and March, in Manchester, at the time of the United Board Meetings.

Mr. Bisset was appointed chairman and Miss Spooner secretary.

The enlargement of it to admit of a representative from each Sectional Board has enabled the committee to extend its operations to every section of the Union, with the exception of Ireland. The work was commenced in the autumn by the preparation of tabulated lists taken from the Annual Returns of the Co-operative Union, showing the membership, weekly sales, and average debts per member of the societies in each section, arranged according to districts. The lists were sent out in December by the sectional representatives to every District Association in their respective sections, together with a letter asking that a district committee meeting should be arranged to consider the lists, at which the credit representative, or a substitute appointed by his board, would be present, and that when possible the district committee of the guild should be invited to attend the meeting, so that joint action between the two

bodies should be planned and a double pressure brought to bear upon credit-giving societies.

Owing to the delay in getting the lists printed by the office committee, the actual work done, except in the case of Scotland, has been comprised within the space of four months. The response from the districts in so short a time may therefore be considered fairly good.

In the North-Western Section a representative of the Sectional Board has met the district executives in the Cheshire and North Wales and the Huddersfield districts, while several other districts have the matter under consideration.

In the Western Section the subject is having the serious attention of each district, and a representative of the Board has met the various executives.

In the Southern Section the three Metropolitan districts have had meetings, two of them jointly with the Women's Guild district committees, to consider the lists. Surrey district is also arranging for a joint conference and committee meeting on the subject.

In the Northern Section, although no special district committee meetings have yet taken place, the matter is receiving attention, and in one district the societies themselves are taking steps for the limitation of credit.

In the Midland Section the Lincoln and Leicester district executives have had meetings to consider the debt lists.

In Scotland the campaign against credit is being very thoroughly organised, testifying to an earnest desire on the part of the Sectional Board and district associations to bring about a modification in the extent of credit trading, and to promote its ultimate control. Deputations from the Sectional Board and the Central Committee of the Scottish Women's Guild have been sent to eight of the conference committees in the section. They have been well received, and suggestive discussions have taken place, various proposals having been made for bringing the matter prominently before the societies concerned.

As an outcome of the work so far 23 conferences on the subject of credit trading have been held, as follows:—

One in the Midland Section ; District No. 6.

Two in Northern Section ; Districts Nos. 3 and 5.

Four in North-Western Section ; Districts Nos. 8, 9, and 14, and one sectional conference.

Four in Scottish Section ; Districts Nos. 5, 6, and 8, and one sectional conference.

Two in Southern Section ; Districts Nos. 3 and 6.

One in Western Section ; District No. 2.

Nine in Women's Guild Districts.

The interest stimulated by these conferences, and especially by the largely attended sectional conference in Edinburgh, is causing the question to be taken up by a number of societies, with the object of carrying out the resolutions passed at these meetings, which will lead, it is earnestly hoped, to the introduction of local measures for the reform of the credit system.

Following on the issue of the credit lists, complaints have been received from some of the societies that the debts, as stated, do not represent the facts, and that sums which appear under the heading of members' debts, are in reality due to other causes, such as to work done in productive departments, to contract orders, or to the hire purchase system; in all other respects the societies in question being strictly cash trading ones.

The committee wish to make it clear that the only figures available for their use have been those taken from the Annual Returns of the Co-operative Union, which make no distinction between the different forms of credit, and also that, except in rare instances, societies do not differentiate on their own balance sheets between shop debts and other kinds of credit, hence the difficulty of arriving at a true statement. The committee are fully alive to the desirability of getting a more correct return of the actual shop debts of co-operative societies, and have approached the United Board on the matter, with the result that in future additional information will be asked for in the Annual Returns in regard to the amounts shown as debts, under the following heads:—

Accounts owing to the society—

- (a) For shop goods.
- (b) For goods sold on the hire system.
- (c) For goods produced in, or work done by, productive departments.
- (d) For work done, or goods sold on contract to public bodies or other societies.

At the suggestion of the committee the United Board has also agreed to publish the annual statistics with the Congress Report, which will greatly facilitate the committee's work.

During the year a new leaflet entitled "Cash v. Credit" has been printed, of which a number of copies have been distributed. Mr. Gray's pamphlet, "The System of Credit as practised in Co-operative Societies" has also been reprinted. Copies of these have also been sent out to societies.

The committee have had under their consideration the system of wage payments which obtains in mining and other centres, by which a fortnight or more will elapse before a workman receives any remuneration for his labour, and by which he then draws only one week's wage out of two, or two out of three, as the case may be. This system seems to have a direct bearing on credit trading, and is made the excuse in many of our societies for credit being given. On this account the committee have approached the Parliamentary Committee of the Union to see whether some pressure might not be brought to bear, either through our own movement, or through the trade union movement, to alter the present system to one of weekly wage payments. The matter has been considered by the Parliamentary Committee, who have decided to communicate with the Parliamentary Committee of the Trades Union Congress about it. There is no doubt that if such a change in the system could be brought about it would have a good effect on those credit-giving societies which are affected by it, and it would also be an additional reason for bringing pressure to bear on them to restrict or to abolish their present credit trading methods.

In conclusion, the Anti-Credit Committee beg to offer to all societies dealing with this important question of credit every assistance, by the supply of literature or in any other way that may be possible.

GEORGE BISSET, Chairman.
M. C. SPOONER, Secretary.

SUMMARY OF CREDIT TRADING, 1908.

	No. of Members.	Sales during 1908.	OWING TO THE SOCIETY.					Total Credit.
			For Shop Goods.	Goods Sold on the Hire System.	Goods produced in or for work done by a Productive Dept.	For Work Done or Goods Sold to		
						Other Societies.	Public Bodies.	
		£	£	£	£	£	£	£
1. Irish Section	8410	263709	4568	..	..	..	..	4568
2. Midland	292850	6798529	47957	782	6180	453	519	55691
3. Northern	299599	10711582	173712	15583	2390	1977	216	193878
4. North-Western . . .	969011	27382748	229571	16109	8081	5276	139	259176
5. Scottish	392261	14742721	401140	483	1196	2599	576	405994
6. Southern	274028	5468626	65014	72	1574	253	778	67691
7. South-Western . . .	94948	1688457	11991	..	219	22	151	12383
8. Western	73488	2731906	56400	592	128	118	..	57238
	2404595	69783278	990353	38621	19768	10698	2379	1056819

THE CENTRAL BOARD.

25. HONORARY MEMBERS.

The United Board submit the following names of gentlemen who have been selected by their various sectional boards for appointment as honorary members of the Central Board for the ensuing Congress year. You are asked to approve their appointment, viz. :—

Section.	Members.
Midland	Messrs. E. L. Griffiths, W. W. Smith, and G. Woodhouse.
Northern	Messrs. H. R. Bailey, W. Crooks, and T. Rule.
North-Western . .	Messrs. C. J. Beckett, A. Greenwood, F. Hardern, and T. Wilberforce.
Scottish	Messrs. John Allan, A. Meldrum, and Malcolm Neil.
Southern	Messrs. A. H. D. Acland, W. T. Carter, E. O. Greening, G. Hines, and H. Vivian.
South-Western . .	Mr. T. Gidley.

26. DECEASED MEMBERS OF THE BOARD.

It is with much regret that we have to record the heavy loss sustained by the Central Board through the decease of several of its members since last Congress. We cannot recollect any previous year in which the Board has lost so many of its members by death. The Western Section has lost two out of its five members, viz., Messrs. John Price (14 years' service), chairman, and Richard Warne (29 years' service), secretary; Mr. Robert Powell (13 years' service) has gone from the Southern Section, and Mr. Adam Percival (24 years' service) from the North-Western; whilst two former members of the North-Western have also departed, viz., Messrs. William Bates (Eccles) and John Lord (Accrington). These departed colleagues have all rendered long and faithful service to the cause of co-operation, and their loss will be felt by all who knew the value of their work.

27. VACANCIES ON THE BOARD.

The vacancies on the Board caused by the death of Messrs. Percival, Powell, Price, and Warne have been dealt with as follows:—

Section.	Members.
Western	Mr. E. Jones (Cwnbach) and Mr. G. Beadon (Cardiff) have been elected to fill the places held by Messrs. Price and Warne.
Southern	Mr. A. Hainsworth (Woolwich) has been appointed to take Mr. Powell's place on this section.
North-Western .	This vacancy was not filled, but was left until the ordinary time of election came round.

THE SECTIONS.

28. REPORTS OF THE SECTIONS.

Detailed reports of the work done by the sections and district associations will be found at the end of this Report. We give below a brief summary of the matters dealt with in these reports.

(1) IRELAND.

(a) Propaganda.—The Irish executive of the Union have done much valuable propaganda work during the past year. Several towns where co-operation is practically unknown have been visited by members of the executive, and steps have been taken to form local committees to promote the formation of societies.

(b) New Societies.—The new societies at Bray and Rosslare appear to be doing well. Another society has been formed at Derry in place of the one which failed.

(c) Lectures.—During the winter season lectures were arranged for by the societies in the North of Ireland.

(d) Propagandist—A scheme for the appointment and employment of a propagandist agent for Ireland has been discussed by the executive, and is now under the consideration of the United Board.

(2) MIDLAND.

(a) Small Holdings.—The Sectional Board, with the assistance of an organiser from the Agricultural Organisation Society, has held meetings in agricultural districts for the purpose of organising societies of small holders, and also with the view of arranging facilities for the small holders to take up distributive co-operation, either by joining existing distributive societies where convenient, or otherwise by establishing stores of their own.

(b) Amalgamation.—In two cases in this section the Board have been successful in bringing about amalgamation between societies, viz., Kettering and Woodford, and Worcester and Evesham; but in the case of the New Basford, where efforts have been made to bring about amalgamation with Nottingham or Cinderhill they have not been successful.

(c) Overlapping.—Several cases of overlapping have been dealt with by the Sectional Board.

(d) New societies have been established at Cheadle (Staffs.), Clee Hill (Salop), Worcester Basket Makers (Worcester).

(e) Conferences.—Seven conferences have been held during the year. Resolutions in favour of the recommendations of the committee, *re* "Minimum Wage," and also in respect to the suggested new scheme for organising and financing future Congresses, have been passed at these conferences.

(3) NORTHERN

(a) Windy Nook.—The sum of £1,147. 8s. 9d. was raised for this fund, which will be administered by a board of trustees consisting of Mr. J. C. Gray (Co-operative Union), Mr. J. Grey (Windy Nook), and Messrs. T. Thompson, W. R. Rae, and W. Clayton (Northern Section).

(b) Amalgamation.—The Sectional Board has made strenuous efforts to bring about the amalgamation of the two societies in Workington. The efforts have failed for the present, but it is hoped that the societies will reconsider the matter and that a second effort will be more successful.

(c) Demonstration and Exhibition.—The annual demonstration of the Northern Section was held at Workington in 1908, and was most successful from every point of view.

(d) Choral Competition.—The sixth choral competition in this section was held at Newcastle in May, and was a great success.

(e) Overlapping.—Strong efforts are being put forth in this section to deal with overlapping. As one means of preventing overlapping, suggestions have been made for the adoption of uniform dividends by the societies trading in a given area.

(f) Small Holdings.—A series of lectures was arranged to be given on "Small Holdings." Two societies in the section have revised their rules so as to provide for the acquisition of small holdings.

(g) Conferences.—Conferences have been held for the purpose of discussing the "Training of the Co-operative Employé," and also "The Duties and Responsibilities of Committees and Managers and their relation to each other." Managers were specially invited to attend. A conference of secretaries and committees was also held to discuss the objects and aims of the Secretaries' Association.

(4) NORTH-WESTERN.

(a) Progress.—The report gives a statement as to the progress made by the societies in the section.

(b) Conferences.—Four sectional conferences have been held during the year, at which the following subjects have been discussed, viz :—"Credit Trading," "Minimum Wage," "Congress Expenses," and "The Training of Co-operative Employés."

(c) Secretaries' Conferences.—A conference in the interests of secretaries was held at Ashton-under-Lyne, and another at Barnsley. These conferences were convened by the Sectional Board.

(d) Overlapping and Boundaries.—A special committee to deal with overlapping and arrangement of boundaries between societies in the section was appointed, and its attention has been fully engaged during the year in attempts to deal with cases of overlapping and competition. Boundary agreements have been arranged between the following societies, viz. :—Colne and Earby, and Darwen and Edgworth. Negotiations were carried on with the societies at Stoke and Burslem, and Clown and Bolsover, but in these two cases the Board was not successful in bringing the parties to an agreement. A case at Thornton (Yorks.) has resulted in the formation of a new society at Thornton, the members of that society having purchased the branch formerly carried on there by the Queensbury Society.

(e) Sectional Demonstration.—The usual annual sectional demonstration was held at Sheffield in September last, and was a great success.

(f) Training Centres for Managers.—Centres for the training of managers have been carried on at six principal towns in the section.

(g) Convalescent Homes.—The Convalescent Homes Association is stated to have made a loss on the year of £401. 7s. 5d., leaving the association with a total deficit of £1,165. 3s. 3d.

(5) SCOTTISH.

(a) Ninth Annual Scottish Conference.—This conference was held at Paisley on April 25th, 1908. A summary of the proceedings is given in the section's report. The conference in 1909 was held at Falkirk on April 24th, of which a report will appear next year.

(b) Overlapping and Amalgamation.—This difficult question has been dealt with by the Sectional Board by means of conference discussions and personal

visits to societies. The annual conference in 1908 discussed a series of proposals dealing in a methodical and practical manner with the evils of overlapping and the principles of amalgamation. The Board then put itself into communication with all the conference associations, and eight out of ten of the conferences agreed to receive deputations from the Sectional Board. As a result of this action boundaries have been arranged between Glasgow (St. George) and Clydebank; and an amalgamation has been brought about between Clydebank and Radnor Park, and also between Belshill and Douglas Park. Negotiations for other amalgamations are still proceeding.

(c) Educational Work.—The relation of the Sectional Board to the Scottish Co-operative Educational Committees' Association has occupied the attention of the Board. A scheme of reconstruction of the educational machinery was discussed at a special conference in October last, and a special committee was appointed to prepare a scheme to be submitted to a further meeting on March 13th. The scheme was submitted to the conference and adopted, and is now to go before the National Conference, on April 24th, for final decision.

(d) Credit Trading.—The Sectional Board has worked, in conjunction with the Anti-Credit Committee, for the purpose of promoting a modification of the system of credit as practised by the societies in Scotland. A wide-spread interest has been aroused in connection with this matter.

(e) Association of Co-operative Managers.—An association of co-operative managers has been formed, under the auspices of the Sectional Board.

(f) Training Centres for Employés.—Such centres have been established at Glasgow, Paisley, Motherwell, Lochgelly, and Falkirk with much success.

(g) Boycott Agitation.—The report refers to the boycott agitation as being extremely active in many parts of Scotland. The principal centres of action have been Perth, Kilmarnock, Edinburgh, Leith, Dumbarton, Greenock, and Stirling. The Perth Society was successful in an action for damages taken against its opponents, and it is hoped that the success of this action will prevent similar attacks being made in future.

(6) SOUTHERN.

(a) Conferences.—Six sectional conferences have been held during the year. The subjects dealt with are set forth in the report.

(b) Special Propaganda.—Special propaganda work has been carried on at Mortlake, Battersea, Steeple Claydon, Stowmarket, Attleborough, and Downham Market.

(c) New Societies.—Three new societies have been formed during the year: Camberley (Surrey), Petersfield (Hants), and Hastings (Sussex).

(d) Amalgamation.—Four amalgamations have been made amongst the distributive societies, viz., Banbury and Buckingham, Edmonton and Clapton Park and Wood Green, Bromley and St. Mary Cray.

(e) Crystal Palace Excursion.—The usual Exhibition and Demonstration was held at the Crystal Palace, in August, and was most successful.

(f) Convalescent Fund.—Sixty-nine societies are contributors to the Southern

Section Convalescent Fund, and 228 applicants have received benefits from the fund during the year.

(g) District Associations.—The Board has rearranged the areas and boundaries of the district associations. This was necessitated by the great differences of the areas under the old plan. A revised plan has been adopted by the Board, and appears to be equitably arranged with regard to area and membership.

(7) SOUTH-WESTERN.

(a) Overlapping.—The services of the Sectional Board have been sought by societies on several occasions with respect to cases of overlapping. A dispute between Bodmin and St. Austell was by this means amicably arranged.

(b) Amalgamation.—The society at Milborne Port has been amalgamated with Yeovil; and the Totnes Society having gone into liquidation its members have been mostly absorbed by the Paignton Society.

(c) Conferences.—The usual Sectional and Joint Conferences have been held—"Small Holdings," "The Minimum Wage," "Congress Expenses," being amongst the subjects discussed.

(d) Propaganda.—Special propaganda work has been undertaken, and it is expected that new societies will be established at Okehampton (Devon) and St. Columb Minor (Cornwall).

(8) WESTERN.

(a) District Associations.—It is stated in the report that this section has, for the first time in its history, four active district associations at work.

(b) New Societies.—New societies have been formed at Gorslas, Cwmtwrch, Ystalyfera, Ystradgynlais, and Abergavenny.

(c) Conferences.—Four ordinary conferences have been held during the year, also a special conference was held at Cardiff, to which secretaries of societies were invited. The subjects discussed have been "Education," "Overlapping," "Congress Expenses," "Agricultural and Distributive Co-operation," and "The International Co-operative Alliance."

FINANCE.

29. RECEIPTS AND EXPENDITURE.

The usual summary is given below, showing the principal items of expenditure of the funds of the Co-operative Union during the year 1908 as compared with 1907.

Details of the expenditure appear in the balance sheet at the end of the report.

RECEIPTS.

	1907.			1908.		
	£	s.	d.	£	s.	d.
Subscriptions and Donations	10137	14	6	10478	1	0
Sale of Publications	1396	6	6	1573	9	4
Advertising	29	10	0	29	8	6
Dividend and Interest Received	10	6	6	10	12	9
" " " Credited	142	0	1	138	9	3
Balance of Bank Interest and Commission	47	11	6	41	17	8
Postage repaid by North-Western Section	8	10	0	8	12	5
Legal Charges Repaid .....	..	..	..	21	18	3
	<hr/>			<hr/>		
	£11771	19	1	£12302	9	2

EXPENDITURE.

	1907.			1908.		
	£	s.	d.	£	s.	d.
Congress	418	2	1	557	17	0
United Board and Office Committee.....	223	3	3	194	18	8
Joint Parliamentary Committee.....	94	10	1	118	11	7
Educational Committee.....	709	16	7	887	18	5
Joint Propaganda Committee.....	163	18	3	153	7	6
Exhibitions Committee	70	14	10	77	12	1
Joint Committee of Trade-unionists and Co-operators	38	6	9	52	13	0
Defence Committee.....	21	6	8	4	9	4
Sub-Committee on Credit	35	11	10	12	7	7
Joint Committee on Agriculture and Distribution.....	12	7	4	..	..	..
Hodgson Pratt Memorial Committee.....	5	8	8	..	..	..
Conferences and Meetings attended on behalf of United Board	186	17	11	244	18	3
Subscriptions and Grants.....	475	11	6	509	18	6
Legal Advice	189	2	2	226	0	0
Central Office Expenses	4585	14	8	4917	16	5
Sectional Expenses:—						
	1907.			1908.		
	£	s.	d.	£	s.	d.
Ireland	58	17	9	70	8	5
Midland	376	15	9	412	15	2
Northern	599	11	10	581	7	8
North-Western	841	1	5	860	15	6
Scottish	764	15	4	836	18	4
Southern	783	14	7	898	2	8
South-Western.....	342	2	11	310	3	1
Western	182	14	3	204	2	4
	<hr/>			<hr/>		
	5899	13	10	4174	13	2
	<hr/>			<hr/>		
	11124	6	5	12133	1	6
Balance of Income over Expenditure.....	647	12	8	169	7	8
	<hr/>			<hr/>		
	£11771	19	1	£12302	9	2

30. SUBSCRIPTIONS.

Owing to the loyalty and appreciation of the societies the income of the Union continues to increase year by year, as will be seen by the comparison below:—

	1906.			1907.			1908.				
	£	s.	d.	£	s.	d.	£	s.	d.		
Subscriptions from Sections:—											
Ireland	45	15	9	..	43	16	0	..	44	1	2
Midland	1,087	11	11	..	1,178	6	7	..	1,221	8	9
Northern	1,329	1	9	..	1,373	2	6	..	1,412	7	9
North-Western	3,808	4	5	..	3,953	15	5	..	4,065	2	2
Scottish	1,490	12	4	..	1,562	0	8	..	1,617	14	10
Southern	1,272	17	0	..	1,340	17	5	..	1,334	19	1
South-Western	313	2	6	..	333	1	4	..	387	7	5
Western	331	7	10	..	352	14	7	..	394	19	10
Other Receipts—											
Publications, Advertising, Dividends, Interest	1,678	13	4	..	1,634	4	7	..	1,824	8	2
	<hr/>				<hr/>				<hr/>		
	£11,357	6	10		£11,771	19	1		£12,302	9	2

31. INVESTED FUNDS.

The following is a summary of the investments made by the Union of its surplus funds:—

	£	s.	d.
English Co-operative Wholesale Society	1,272	3	9
Scottish Co-operative Wholesale Society	520	16	9
Co-operative Insurance Society	100	0	0
Co-operative Printing Society	50	0	0
Co-operative Newspaper Society—Shares	50	0	0
" " " Loans	48	17	1
Kinning Park Society—Shares and Loans	12	2	7
	<hr/>		
	£2,054	0	2

32. HOLYOAKE MEMORIAL (CENTRAL PREMISES FUND).

The new Central Premises Fund, which has been raised as a memorial to the late George Jacob Holyoake, is now practically completed, the sum of £25,941. 14s. 8d. having been promised by 788 societies. We desire to express our indebtedness to those 788 societies which have so loyally and generously supported this scheme. Each of the contributing societies has given its full quota of 3d. per member, as laid down in the original plan, and some societies have even given more.

We are now ready to proceed with the erection of the memorial building. Plans have been prepared by Mr. F. E. L. Harris (architect, Co-operative Wholesale Society), which have been accepted by the United Board, and building operations will commence as soon as the requisite preliminaries can be arranged.

We submit a statement showing how the fund has been contributed to by the societies in the various sections:—

Section.	No. of Societies Members of Union.	No. of Societies contributing to the Fund	Amount Contributed.	Percentage of Societies contributing.
			£ s. d.	
Ireland	13	7	65 14 6	53·8
Midland.....	182	118	2904 17 2	64·3
Northern	138	102	3237 3 2	73·9
North-Western	380	280	9968 10 2	73·7
Scottish	205	97	2381 9 0	47·3
Southern	187	106	1976 16 2	56·6
South-Western..	68	32	875 1 9	47·0
Western.....	70	44	532 2 9	62·8
	1243	786	22441 14 8	63·2
English Wholesale Society			3000 0 0	
Scottish Wholesale Society			500 0 0	
Total			£25941 14 8	

A statement showing the position of the fund at the end of December, 1908, will be found in the balance sheet at the end of the report.

PUBLICATIONS.

33. NEW PUBLICATIONS.

The following publications have been issued during the year:—

(a) REPORTS.

Report of the Newport Congress, 1 vol., 651 pages.

(b) BOOKS.

The Co-operative Managers' Text-Book (revised edition), by R. J. Wilson (Sunderland), 490 pages.

The Co-operative Secretary: A Manual of Co-operative Administration, by Alfred Wood (Manchester).

Play entitled "The Dawn," by Miss Evelyn M. Pilkington (Lancaster).

Songs for Co-operators (with and without Music), 6d. and 1d. editions.

(c) PAMPHLETS, &c.

Inaugural Address by Councillor T. W. Allen, of Blaina.

Paper on "The Small Holdings and Allotments Act, 1907; and its Relation to Distributive Co-operative Societies," by W. I. Charleton.

Paper on "The Co-operative Movement Abroad," by Dr. Hans Müller.

Paper on "Present Co-operative Educational Resources and Some Immediate Needs," by W. H. Watkins.

"The International Co-operative Alliance," by Dr. Hans Müller.

Do. do. do. D. McInnes, J.P.

Do. do. do. W. Maxwell, J.P.

"The Systems of Credit Trading," by J. C. Gray (revised edition).

Leaflet on "Cash or Credit."

Pamphlet on "Reflections on Credit Trading," by Mr. W. H. Elliott (Stratford).

Prize Essay Paper—"Edward Vansittart Neale: His Co-operative Life and Work," by H. W. Lee (Plymouth).

Paper on "The Co-operative Movement: A Historical Sketch" (revised edition) by T. Dawe (Torquay).

Leaflet on "The Need for a Separate Committee for Educational Purposes."

Syllabus of Work, based on the Managers' Text Book. Prepared by W. H. Watkins.

GENERAL MATTERS.

34. CO-OPERATIVE INSURANCE.

At the first meeting of the United Board held after Newport Congress, the resolution passed by that Congress in regard to the question of "Co-operative Insurance" came up for consideration. The resolution passed by the Newport Congress was as follows:—

1. That this Congress is of opinion that the question of fire insurance has now become of such urgent practical importance to co-operators that it is desirable (as far as possible with due regard to safety) that arrangements should be made for carrying on the whole business of co-operative insurance within the movement.
2. (a) That in the event of the Co-operative Insurance Society Limited, the Co-operative Wholesale Society Limited, and the Scottish Co-operative Wholesale Society Limited being unable to agree upon a joint method of carrying on the insurance business of the co-operative movement, they be invited respectively to report their difference to the Co-operative Union; and that in such case, the Union be requested to endeavour to promote a settlement by voluntary agreement, and, failing this, to report

to the next Congress upon the whole case, making such recommendations as they may deem advisable for the future conduct of this business.

(b) That, pending either an amicable agreement between the three societies, or a decision by the next Congress, upon a report and recommendations submitted by the Co-operative Union, the delegates present at this Congress pledge themselves to prevent any steps being taken which would eventuate in either competition or overlapping in the co-operative insurance business.

The Office Committee decided—

That a copy of the Congress resolution be sent to the committee of each of the bodies concerned, viz., the Co-operative Wholesale Society, Scottish Co-operative Wholesale Society, and the Co-operative Insurance Society, and that they be asked whether they are willing to accept the services of the Co-operative Union in the matter on the lines suggested in the Congress resolution, and, if so, whether they have any suggestions to make as to the mode of procedure.

The Office Committee instructed the General Secretary to communicate with the Co-operative Insurance Society and the two Wholesale Societies suggesting that two representatives from the Co-operative Wholesale Society, two from the Scottish Co-operative Wholesale Society, two from the Co-operative Insurance Society, and two from the Co-operative Union should be appointed to meet as a committee to consider the question in accordance with the Congress resolution.

The United Board appointed Messrs. Bisset and Golightly to represent the Co-operative Union, in connection with the Joint Committee which it was suggested should be formed.

The following communication was sent to the three bodies concerned, inviting them to take part in the proposed joint conference, and thus carry out the Congress resolution in the event of their inability to arrive at an amicable arrangement, by means of further conference between themselves:—

“Arising out of the Congress resolution (which was quoted in full in the communication), the following points are brought forward for your consideration:—

- (1) That arrangements be made for carrying on the whole business of co-operative insurance within the movement.
- (2) That there are three bodies recognised in the movement as being more particularly interested in the business of co-operative insurance at the present moment, and it is desirable that the interests of all should be made to harmonise.
- (3) That the three bodies, having failed to arrive at a harmonious agreement in regard to the way in which the co-operative insurance business should in future be carried on, should now be asked to submit their points of difference to the Co-operative Union.
- (4) That the Co-operative Union should endeavour to promote a settlement by voluntary agreement between the three parties concerned.

(5) That, failing any satisfactory voluntary agreement being come to, the Co-operative Union shall submit a report to next Congress, with recommendations for the future conduct of the business of insurance.

"The United Board of the Co-operative Union have suggested the desirability of holding a joint conference, consisting of two representatives of each of the three organisations concerned, along with two representatives of the United Board.

"The three organisations have agreed to appoint two representatives each, and the United Board have appointed Messrs. G. Bisset and A. W. Golightly as representatives of the Co-operative Union.

"The United Board now propose to convene the conference, the business of the Conference to be as follows:—

- (a) To receive from each of the three organisations definite proposals in regard to the line of action proposed by each in respect to the insurance business.
- (b) To discuss the differences of opinion in regard to such proposals, as they may be viewed from the standpoint of each organisation concerned.
- (c) To suggest the best means of removing a divergence of opinion, so as to arrange for some complete plan of co-operative insurance, as suggested in the Congress resolution, which will avoid friction and competition in the movement.

"The first meeting of the conference will be held in December, at a time and place to be hereafter fixed.

"We shall be pleased if you will kindly inform us of the names of your two representatives, so that they may be duly notified in respect to any further arrangements which may be made for the conference.

"It has been suggested that it would be desirable to have as chairman of the conference someone not actively or officially connected with the co-operative movement, and yet one who has a thorough knowledge of its workings. If this suggestion were adopted, we propose that Mr. J. D. S. Sim, the Chief Registrar of Friendly Societies, should be asked to preside.

"We ask for an early reply to the following points:—

- (a) Will your society be represented at the conference?
- (b) The names of your two representatives.
- (c) Are you in favour of the appointment of an outside chairman, or do you prefer that the conference should appoint one from its own members?
- (d) Will your society supply us with a statement setting forth in clear and concise form the 'definite proposals' in regard to the line of action proposed by you to be taken in respect to insurance business, so that the various points on which divergence of opinion may arise may be put in proper form to be submitted to the conference.

"Yours truly,

G. BISSET, } Representatives of
A. W. GOLIGHTLY } the United Board.
J. C. GRAY, General Secretary."

We understand that the three organisations concerned proposed to have another meeting, in order to ascertain whether it was possible for them to come to some agreement amongst themselves, and thus avoid the necessity of availing themselves of the services of the United Board, as suggested in the Congress resolution. In the hope of holding the suggested meeting amongst themselves, our offer to convene a Joint Committee was declined for the time being. Since then we have seen it reported that the parties have failed to agree in respect to the holding of a meeting, and as we have had no further communication from them, the matter stands practically where it did.

This result confirms the views expressed in our report last year to the Newport Congress. We notice with satisfaction that no steps have been taken to introduce conflict or competition.

35. THE MINIMUM WAGE.

The subject of a "minimum wage" arising out of the resolution passed by the Newport Congress has been generally discussed by the sectional and district conferences during the year.

The Congress resolution was as follows :—

That this Congress strongly recommends all the societies in the movement to adopt at once some such scale of wages as is indicated in this report, viz. :—For adult labour we suggest that in fixing a minimum, which we hope will not be applied as a maximum by societies, that for all adult male labour at twenty-one years of age and over not less than 24s. per week should be paid in any district. For all adult female labour at twenty years of age we suggest 17s. per week as a minimum. For young persons we recommend a uniform progressive rate, according to age. The following scale is recommended :—

<i>Boys.</i>								
Age....	14	15	16	17	18	19	20	21
Rate ...	6s.	8s.	10s.	12s.	15s.	18s.	21s.	24s.
<i>Girls.</i>								
Age....	14	15	16	17	18	19	20	
Rate ...	5s.	7s.	9s.	11s.	13s.	15s.	17s.	

And, further, that this Congress reaffirms its resolution of last year regarding the evils of sweating and again urges His Majesty's Government to grant facilities for the passing of the Bill introduced by Mr. Toulmin, M.P., establishing "wages boards" in the sweated trades, with power to fix minimum rates of payment.

The resolution was forwarded to the sectional boards with a request that they would arrange to have it fully discussed at their sectional and district conferences.

Now that the conferences have had the opportunity of discussing the recommendations of the sub-committee which was appointed to deal with this question, we think that some more definite step should be taken, and that Congress might with advantage discuss and decide on some clear and definite plan in respect to the minimum wage to be paid to co-operative employes of various grades and conditions, and that such plan might then be issued direct to societies for their instruction and guidance. Until some direct lead is given by the Congress it is feared that no great progress will be made towards the establishment in the movement of a recognised minimum for the remuneration of co-operative employes of all ranks.

36. OVERLAPPING AND AMALGAMATION.

This subject is again brought before Congress by the United Board on account of its immense importance to the future success of the movement, both in regard to the maintenance of its principles and ideals, and the consolidation of its business.

Notwithstanding the continued persistent efforts of the various sectional boards, the nature and extent of which will be seen by a reference to the reports of the sectional boards and their district executives, the evil of overlapping continues to grow in our movement, and the harshness of the competition between societies in those districts where such overlapping prevails becomes more bitter and intense; and the relations between the competitive societies become more unco-operative in character. This state of affairs renders it difficult for any true co-operative progress to be made, and in many cases brings ruin on the weaker societies as has been clearly shown in some districts recently.

In some of the sections we are glad to note that successful efforts have been made in the direction of the amalgamation of the interests involved in these competing and overlapping societies. Through these efforts 14 societies have been amalgamated with a similar number of other societies during the Congress year. It is true that these amalgamations make the total number of societies appear smaller in the annual statistical returns, but the fact remains that the amalgamated societies grow in the number of their members, in their capital and trade, and in their power to extend and develop the movement throughout the country.

It has always been held that overlapping by co-operative societies is directly opposed to the principles of genuine co-operation, and is at the same time a great hindrance to its progress.

In the opinion of the United Board it is quite time that some definite lines should be laid down by Congress, which lines the societies embraced in the Co-operative Union and recognised as being genuine co-operative societies should be required to follow. With that object in view we submit for your consideration a few suggestions as to the manner in which the matter might be dealt with.

- (1) It should be considered unco-operative, and not consistent with membership of the Co-operative Union, for any co-operative society to overlap

- the operations of another society in any district where such society is already established.
- (2) Overlapping may be defined as including the canvassing for orders, the delivery of goods, the opening of branches, the admission of members, from or in districts already occupied by another society.
 - (3) Any case of overlapping, in regard to which complaint is made by a society member of the Co-operative Union, shall be dealt with in the first instance by the board of the section to which the societies belong. The Sectional Board to communicate with all the societies concerned in the alleged overlapping, and arrange for a meeting with them either jointly or separately. The Board to take and obtain all available evidence from both or all of the parties to the dispute. The societies, parties to the dispute, to enter into an undertaking to abide by the decision of the Sectional Board, or the United Board, as a final court of appeal.
 - (4) Wherever possible, the Sectional Boards to use their influence towards the amalgamation of the conflicting societies, and when not possible to bring about amalgamation then to arrange for boundaries to be fixed, exchange or purchase of properties to be made, or otherwise arrange some amicable agreement between the parties in respect to their mutual working of a disputed district.
 - (5) An appeal may be made to the United Board by any Sectional Board in respect to a case where a society refuses to accept and abide by its decision, and in like manner an appeal may be made to the United Board by a society which cannot see its way to accept the decision of the Sectional Board. The United Board shall appoint a special committee of experts, whether from its own members or otherwise, to adjudicate on such appeals. This special committee shall be appointed annually at the first meeting of the United Board after Congress, and shall meet and act as and when required by the United Board on any appeal being received.
 - (6) The name of any society refusing to abide by the decision of the Sectional Board, or, in the case of an appeal, of the Special Committee of the United Board, shall be reported to Congress, and the Congress will decide whether the objecting society shall be longer retained as a member of the Union or whether it shall be dealt with, according to the rules, as having been guilty of conduct injurious to the movement, and consequently be expelled from the Union. We submit these suggestions for your consideration and discussion, and are prepared to submit a resolution on the lines indicated.

37. CONGRESS EXPENSES.

(See Appendix VIII., page 144.)

For some time back we have had under consideration certain suggestions submitted by our central office in regard to the need of some definite plan and

system for raising the funds necessary for the entertainment of our Annual Congresses. This question increases in difficulty year by year owing to the large amount required to entertain a congress in a place where there is no existing building suitable and available for the purposes of the Congress exhibition, and where special provision has to be made for the erection of a temporary building. This difficulty, along with the constant increase in the number of delegates attending the Congress, makes it harder, as the years go by, to find a place capable of accommodating and entertaining the Congress according to its requirements.

We have therefore made suggestions in a plan which appears in the Appendix, to the effect that the amount required to defray the expenses of entertaining our Annual Congress and Exhibition should be met by an all-round levy on all societies members of the Union, at a rate in proportion to their present contributions to its funds. The scheme has been fairly well discussed throughout the sections and conferences, and we now bring it before the notice of Congress with a view to its being discussed by societies generally during the coming year, so that it may be ascertained whether, if the plan were finally adopted by the Congress it would be likely to receive the unanimous support of the societies which are members of the Union. The scheme, as contained in the Appendix, is now submitted to you for discussion.

38. GARDEN SUBURBS AND VILLAGES.

This subject has been brought before us by the Southern Sectional Board. It was at one time mentioned as a subject for a paper at Congress, but as the programme of Congress was already full, we decided to bring the matter before you by way of a paragraph in this report.

A proposal to establish a "Co-operative Garden City" has been before the co-operative movement for some time back, and strong efforts have been made to have the matter discussed at our Congress. So far, however, no official sanction has been given by the Co-operative Union to the proposal on the ground that co-operative opinion has not been sufficiently formed to justify the Union in so doing. We are at present of opinion that the co-operative movement is not prepared to establish a Central Co-operative Garden City, and that, therefore, it would not be reasonable to expect from co-operative societies the capital which would be required to carry out such a proposal.

We are thoroughly in favour of the garden city idea, so far as it can be applied by existing societies in their various localities, and by that means make the homes of our members in all parts of the country happy and beautiful as regards their surroundings. With that object in view, we heartily support the proposal of the Southern Section to have the subject of Garden Suburbs and Villages discussed at the Congress in the hope that existing societies may be induced to adopt the garden city ideas by introducing into the house-building operations carried on by them in their respective villages and suburbs such plans as will enable their members to have all the advantages of an ideal garden city. If thus established by the societies on their respective building estates, and by

the Co-operative Wholesale Societies and the productive societies in connection with new factories or workshops, or any existing workshops, which could be advantageously removed into country districts, the idea of a garden city would gradually become embodied as a leading co-operative idea, and, perhaps, the aspirations of those who desire to see the establishment of a garden city completely "co-operative" in all its features and surroundings would ultimately be realised.

In the meantime, we think that all co-operative societies, distributive or productive, which are engaged in building operations either for housing or workshops, might well pay attention to the desirability of providing land sufficient to enable them to plan and build the houses and factories in such manner as will provide homes and workshops for the people in such surroundings as are indicated in the ideas advocated by the Garden City movement.

LEGAL MATTERS.

39. INCOME TAX ON LOAN INTEREST.

(See Appendix IX., pages 145 to 149.)

For some time societies have been troubled by demands being made upon them by the Inland Revenue to compel the societies to collect income tax from the interest paid to *loanholders* and *depositors* in respect to the deposits and loans made by them to the society. The societies were required by the Board of Inland Revenue to collect this tax and afterwards to remit the amount collected to Somerset House. The Inland Revenue based their claim on the Customs and Inland Revenue Act, 1888, section 24 (3).

The matter was taken up by the General Secretary and considerable correspondence ensued.

An agreement was finally come to between the Board of Inland Revenue and the Co-operative Union, by which it was arranged that co-operative societies should not be required to *collect* the income tax payable on loan and deposit interest, provided they undertook to supply to the Surveyor of Taxes a list of those persons, loanholders or depositors (not shareholders), who in their opinion were in receipt of incomes of a taxable amount. This arrangement has been generally accepted by the societies during the present year and with some few exceptions has worked satisfactorily. Needless to say, the adoption of a new system of this kind must necessarily create some little difficulties at the beginning, difficulties which are tiresome and annoying, but these will no doubt disappear as the matter becomes better understood both by our societies and the Surveyors of Taxes throughout the county. We submit the correspondence and circular of instructions to societies in the Appendix.

40. SHARE WITHDRAWALS.

(See Appendix X., page 149.)

Another important matter which has had the attention of our Board during the year has been that of 'Share Withdrawals.'

In several cases which have been tried in the County Courts during the last twelve months societies in various parts of the country have suffered heavily by decisions being given against them in respect to claims made by, or on behalf of, members whose capital has been paid out to other persons without authority from the member having been first obtained. The matter is so serious and important to the movement generally that we thought it necessary to issue a circular to all societies warning them of the danger of this practice, and of the necessity of adopting a system of payment of withdrawals which should be quite legal and absolutely safe against subsequent claims. A copy of this circular is submitted in the Appendix.

41. CONTROL OF SERVANTS BY COMMITTEES.

(See Appendix XI., pages 150 and 151.)

A matter which is often the cause of trouble in some societies is that of interference by the members with the control and discipline which must be exercised by committees of societies over their employés. It often happens that when a servant is dismissed by the committee from the employment of the society, some of his friends among the members get up an agitation against the committee and send in a requisition for a special general meeting to be convened for the purpose of reinstating the dismissed servant. Many cases of this kind have occurred, and have caused much trouble and friction in the societies.

A case of this kind occurred in connection with the Stafford Society, and resulted in upholding the authority and discipline of the committee as given to them by the rules. As many societies from time to time make inquiries in regard to similar action which has been taken by members who have been dissatisfied with the action of their committee in regard to engagement or dismissal of employés, we have thought it desirable to publish the report of the proceedings in the County Court in respect to the Stafford case, in the hope that it may be useful to societies and prevent that interference with the authority of committees, as generally given by the rules of societies, which is so injudicious and oftentimes harmful to the discipline and authority which is required to properly control the business of any society. The report of the case will be found in the Appendix.

42. GARNISHEE SUMMONS.

(See Appendix XII., pages 152 to 155.)

Another matter which has sometimes caused trouble and inconvenience to societies is the attempts which have been made from time to time to *garnishee* the investments of persons in a co-operative society.

A garnishee summons has been served in a few cases for the purpose of impounding the money invested by a person in the society, and causing that investment to be treated as a debt owing by the society to the said person, and thus to obtain an order for the transfer of the alleged debt to another person to whom the member of the society is indebted, by the process of a garnishee summons.

Two cases of this character have been decided in the County Courts in recent years. One case was connected with the Tyldesley and District Industrial Co-operative Society, in 1906, and the other, in 1908, concerned the Lancaster and Skerton Co-operative Society. The Tyldesley case went against the society because it was found that the amount claimed was not share capital, but dividend on purchases, which had not been transferred to share account, and was therefore a debt owing to the member. We had been given to understand, before the hearing of the case, that the money to which the action related was share capital, and we then advised the society to defend the action, as share capital could not be garnisheed. However, when the matter came into court it was found that the money had not been passed to share account, and therefore the action was lost by the society. In the Lancaster case, however, the money claimed was actually share capital, and the Judge decided that a garnishee order would not apply to money of that description.

43. THE CHILDREN ACT.

(See Appendix XIII., pages 155 to 159.)

The "Children" Act, 1908, came into operation on April 1st, 1909. We have received numerous inquiries from societies in regard to those points in the Act which were likely to affect them in their dealings with children, especially in regard to the sale of cigarettes and tobacco, and the care to be exercised in connection with entertainments attended largely by children. We have, therefore, prepared a short statement giving the principal points of the Act so far as it is likely to affect societies in their business or entertainments. A copy of this statement is given in the Appendix.

44. THE PHARMACY ACT, 1908.

(See Appendix XIV., pages 160 to 162.)

The Pharmacy Act, 1908, commenced to operate on April 1st, 1909. Up to the present there are not more, perhaps, than 20 or 25 co-operative societies which carry on the business of a Drug Department. These societies will be affected by the new Act, inasmuch as they will be obliged to comply with its requirements as regards employing a qualified chemist in each shop where drugs or chemicals, such as come within the provisions of the Act, are sold; and also to employ a qualified chemist, as superintendent of the Drug Department, where more than one shop is used as a drug store.

We have found it necessary to issue a special circular of instructions, in regard to the new Act, to all societies which carry on the business now, or are

likely to do in the future. A copy of the circular will be found in the Appendix. The circular explains, in detail, every requirement to be observed by societies in carrying on the business of Drug Department, and we hope it will answer the purpose intended by its issue, and prevent any society from coming into conflict with the Act.

UNIVERSITY EDUCATION.

45. THE SCHOLARSHIPS AT ORIEL COLLEGE.

The next examinations for one of the scholarships, founded by the Co-operative movement, at Oriel College, Oxford, as memorials of the late Judge Hughes and Edward Vansittart Neale, will be held in May, 1910, when the Hughes' Scholarship will be open for competition. The scholarship is of the value of £100 yearly, and is tenable for three years certain, and, under certain conditions, may be held for four years. We invite societies to encourage the sons of their members to become candidates for these scholarships. The list of past and present scholars is as under:—

HUGHES SCHOLAR.		NEALE SCHOLAR.	
	Year.		Year.
Rev. T. P. Broadbent (deceased)	1884	Rev. E. S. OLIVER.	1890
Mr. J. S. Ramsay	1888	Mr. W. G. Tweedale.....	1894
Mr. A. Hickling	1892	Mr. H. C. Horne.....	1899
Mr. R. T. Cooper	1896	Mr. G. Garlick.....	1903
Mr. S. B. Hartley	1901	Mr. A. H. Stocks..	1907
Mr. E. A. Dale	1906		

BENEVOLENT FUNDS.

46. THE BLANDFORD MEMORIAL.

The subscriptions to this fund, at Newport Congress, amounted to £74. 2s. 6d., of this amount £20 was devoted to the award of travelling scholarships in connection with the examinations in our Educational Department. These scholarships were awarded to Messrs. W. G. Finch and C. H. Palmer, both of Plymouth. A co-operative tour was arranged which included visits to Ghent, Brussels, and Guise.

The remainder, £54. 2s. 6d., was used for the purpose of purchasing "bed tables" for the use of the inmates of the Newport and Monmouthshire Hospital, at Newport. The presentation of the tables was made by the President of the

Congress (Mr. T. W. Allen), on Tuesday, January 12th. Our deputation was received by the full Board of the Hospital, and the Chairman of the Board conveyed the hearty thanks of his Board for the appropriate gift.

CONNECTION WITH OTHER BODIES.

47. FOREIGN CONGRESSES.

The Co-operative Union of Great Britain has been represented at the undermentioned foreign congresses during the year since our last Congress:—

Germany (Eisenach), June 22nd to 25th, 1908. Mr. J. C. Gray.

Austria (Vienna), June 28th and 29th, 1908. Mr. J. C. Gray.

Norway (Christiania), June 28th and 29th, 1908. Mr. A. Whitehead.

Sweden (Stockholm), June 25th and 26th, 1908. Mr. A. Whitehead.

France (Montherme), May 30th and June 1st, 1909. Mr. G. Bisset.

Norway (Christiania), May 18th and 19th, 1909. Mr. J. Smith.

The following congresses are shortly to be held, and Mr. J. C. Gray (General Secretary) has been appointed by the United Board to attend as our representative, viz.:—

Germany (Mainz), June 14th, 15th, and 16th, 1909.

Switzerland (Zurich), June 12th and 13th, 1909.

48. THE TRADES UNION CONGRESS.

(See Appendix XV., pages 162 and 163.)

The Trades Union Congress was held at Nottingham, on September 7th, 1908, and following days. Mr. S. Redfern (Midland Section) attended as the representative of the Co-operative Union, and has made a report, which is submitted in the Appendix.

49. THE NATIONAL UNION OF TEACHERS.

(See Appendix XVI., page 163.)

The Annual Conference of the National Union of Teachers took place at Morecambe, in Easter week, 1909. The Co-operative Union was represented by Mr. W. Gregory, of the North-Western Section, whose report appears in the Appendix.

50. THE WOMEN'S GUILDS.

(See Appendix XVII., pages 164 to 167.)

The usual summary of the reports sent in by the Women's Guilds in England, Scotland, and Ireland is submitted in the Appendix. The Co-operative Union made the following grants to the respective guilds:—English, £300; Scottish, £100; Irish, £15. A statement of the receipts and expenditure appears in their reports.

We recommend the work of the women's guilds to the consideration of all societies with a view to increased financial support being given to this worthy organisation by the movement generally.

51. THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Appendix XVIII., page 178.)

The Co-operative Union has kept in close contact with the International Co-operative Alliance through its representatives on the central committee—Messrs. Gray, McInnes, and Vivian. A meeting of the central committee of the Alliance was held at The Hague (Holland), on August 25th and 26th, 1908, when the general business of the Alliance was transacted, and a special meeting was held for the purpose of considering the revision of the rules, which it was decided to bring before the next International Congress for approval. The meeting was attended by your representatives—Messrs. Gray, McInnes, and Vivian; and also by Mr. W. Maxwell, representing the Scottish Co-operative Wholesale Society, and by Mr. Aneurin Williams, the remaining British representative.

The next Congress of the International Co-operative Alliance will be held at Basle (Switzerland), in 1910. The date is not yet definitely fixed. We trust that British co-operative societies will be well represented on that occasion.

A statement showing the countries connected with the Alliance, and the contributions made by each respectively, for the years 1906-7 and 1907-8, is given in the Appendix.

We have adopted papers on "The International Co-operative Alliance," which have been prepared specially by Dr. Hans Müller and Mr. D. McInnes, and are prepared to supply these for use at our sectional and district conferences.

52. THE CANADIAN CATTLE ASSOCIATION.

The Parliamentary Committee of the Co-operative Union, being desirous of keeping up their connection with the Canadian Cattle Association in its efforts to remove the embargo on the importation of live Canadian cattle, requested our Board to make a donation to the funds of that association, and a similar request was made to the two Wholesale Societies. We agreed to contribute the sum of £5,

53. THE AGRICULTURAL ORGANISATION SOCIETY.

With the view of assisting in the promotion of co-operation amongst agriculturalists, we have contributed the sum of £10 annually to the funds of the Agricultural Organisation Society, and on the other hand that society is affiliated to the Co-operative Union. We have been represented by Mr. D. McInnes on the council of the organisation society since its commencement. During the present there has been some alteration in the constitution of its council, owing to the introduction and passing of the Small Holdings Act, which has brought into action the Board of Agriculture, which has undertaken to give financial assistance in propaganda work for small holdings. An arrangement has been made for the Board of Agriculture to appoint six persons as its nominees

on the council, and the Co-operative Union has been invited by the Board of Agriculture to nominate two persons to act as its representatives. We have appointed Messrs. McTunes and Gray to represent us.

54. THE HODGSON PRATT MEMORIAL FUND.

This fund is now closed, the total amount raised being £992. 16s. 6d., of which co-operative societies and co-operators have contributed £217. 4s. The response has not been nearly so good as we had hoped and anticipated. It is evident that the present generation of co-operators do not know, or otherwise they do not realise, the great importance and value of the work done by Mr. Hodgson Pratt in the early days of the movement.

OBITUARY.

55. DECEASED CO-OPERATORS.

It is not possible to obtain a complete list of all co-operators who die during the year, as our only means of obtaining such information is through the columns of our co-operative journals. We give a list of those whose decease has happened since last Congress, so far as we have been able to obtain them through the sources above-named. The reference number relates to the page in the *Co-operative News* or *Scottish Co-operator* in which the notice appears:—

1908.

	Page.		Page.
Andrews, Mrs., Eastwood	918	Marsh, A. Highgate.....	985, 1027
Bates, Wm., Eccles.....	1416, 1417, 1437	Matthews, Mrs. J. A., Bristol	1449
Bonar, Mrs.	1028	Mercer, Mrs., Tunbridge Wells	780
Brown, J. W., Spalding	1355, 1374	Mitchell, J., Keighley	1497
Burn, T., Bedlington.....	1137, 1141	Moses, G., Stanhope	1333
Coates, Mrs. J. G., Stockton	1190	Percival, A., Moston	1232
Cowgill, J., Wilsden.....	1097	Pollitt, A., Miles Platting.....	913
Edwards, T., Tudhoe.....	1355, 1369	Powell, R., Rochester	1295
Fletcher, J., Middlewich	1077	Price, J., Blaina	1233
Foster, G., Woolwich	1524	Rhys, C. T., Cwmbwrla	1016
Foxley, J., Winsford	1466	Spence, Mrs., Wallsend	1372
Grocott, Mrs., Burnley	974, 1087	Stein, Mr., Birmingham.....	1399
Hodgson, J., Leeds	1016	Sutcliffe, Wm., Birkenshaw	1198
Hodgson, A., Armley	1332	Varley, S., Wilsden	1097
Kenyon, M., Radcliffe	661	Wakefield, W., Mansfield	1533
Knott, T., Stalybridge	1304	Walker, H. J., Tring.....	1198, 1200
Leigh, J., Winsford	879	Walker, Mrs. H. J., Tring	1200
Litchfield, Mrs., Hull	657	Warne, R., Gloucester	1495, 1540
Livesey, Sir George	1236	Weston, Mrs., Doncaster	919
Lythall, A., Leicester	599	Wilkie, E., Horton	985, 986
Marsden, Mrs., Brighouse	644	Wilson, T., Preston	804

1909.

	Page.		Page.
Booth, G., Tipperary	351	Parker, T., Radcliffe	605
Brooke, C F., Melton Constable..	302, 309	Perey, Mrs., London	24
Casson, R., Wallsend.....	354, 373	Shaw, B., Huddersfield	645
Crossley, J., Liverpool	147	Smith, J., Leigh	645
Elks, A., Kettering	417	Sproston, C. H., Burslem.....	193
Ellis, W. A., Mossley.....	328	Squire, Mrs. L. M., Newport	249
George, J., Stainland.....	542	Stelling, C., Consett	340, 341
Greening, Mrs., London	209	Stevenson, C., Moulton.....	230
Harwood, Mrs. E., Hebden Bridge..	669	Strawn, W., Lewisham	670
Holdsworth, T., Horbury	542	Stringer, Mrs. J. H., Guiseley.....	400
Leigh, J., Oldham	373, 415, 429	Thompson, T., Winsford	249
Levi, Mrs.	261	Thornton, Mrs., Dewsbury	520
Lord, J., Acerrington	299, 323, 377	Vawdrey, J., Sandbach.....	302, 309
Nuttall, G H., Manchester....	340, 345	Wiles, W., Netherfield	37
Ogden, J. W., Manchester	661	Wood, A, Milnsbridge	249

The above list is taken from the *Co-operative News*.

In addition to this, the *Scottish Co-operator* has been good enough to supply the following list:—

Barrowman, Mr. Thomas, Manager,
Cowlais Society, Glasgow.
McAulay, Mrs., Kinning Park
Society, Glasgow.
McAulay, Mr. R. H., Valley of Leven
Society, Alexandria.
McFarlane, Miss Jessie, U.C.B.S.
Tea Rooms.
McNab, Mrs. T. C., Leith.
Merrylees, Mr. George, ex-President
of the S.C.W.S., Gloucester.
Patterson, Mrs., Dalziel Society,
Motherwell.

Ritchie, Mrs., Kinning Park Society
Glasgow.
Robertson, Mr. D., *Co-operative News*
Small, Mr. John, Director, Perth
Society.
Stephen, Mr. Robert, St. George
Society, Glasgow.
Thomson, Mr. and Mrs. D., Dun-
fermline.
Wardrop, Mr. James, S.C.W.S.
Drapery Department.

APPENDIX.

	PAGE
I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY RETURNS FOR 1908	117
II.—FARMING.....	120
III.—HOUSE BUILDING AND TENANTS' SOCIETIES.....	123
IV.—SOCIETIES REGISTERED IN 1908	124
V.—SOCIETIES DISSOLVED OR AMALGAMATED IN 1908	136
VI.—THE TRAINING OF CO-OPERATIVE EMPLOYEES	140
VII.—SCHEME FOR FORMATION OF CIRCLES FOR YOUNG PEOPLE	142
VIII.—CONGRESS EXPENSES	144
IX.—INCOME TAX ON LOAN INTEREST	145
X.—SHARE WITHDRAWALS.....	149
XI.—CONTROL OF EMPLOYEES BY COMMITTEE	150
XII.—GARNISHEE ACTIONS	152
XIII.—THE CHILDREN ACT, 1908	155
XIV.—THE PHARMACY ACT, 1908.....	160
XV.—REPORT OF DELEGATE TO THE TRADES UNION CONGRESS	162
XVI.—REPORT OF DELEGATE TO THE NATIONAL UNION OF TEACHERS' CONFERENCE	163
XVII.—WOMEN'S GUILDS	164
XVIII.—INTERNATIONAL CO-OPERATIVE ALLIANCE	178

Appendix to the Report of Central Board.

I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1908.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 2, page 45.)

IRELAND (9).

Ballinagleragh.	Newry.
Derry (City of).	Shamrock.
Dunsany.	Springfield.
Greenore.	Suffolk.
Keady	

MIDLAND SECTION (19).

Ansty.	Milford.
Brassington.	*Napton.
*Bridgnorth.	New Pioneer Publishing Co. (Leicester).
Brington.	Paradise (Foleshill).
Church Lench.	Pleasley Works.
Clay Cross.	Stratford-on-Avon.
Dudley Mat Makers.	Sutton Bonnington.
Edwinstowe.	Westwood.
Halesowen and Hasbury.	Wheatstone.
Markfield	

NORTHERN SECTION (2).

*Northallerton Corn Mill.	Windermere.
---------------------------	-------------

NORTH-WESTERN SECTION (33).

Altofts.	Castleford and Allerton.
Bagslate.	Cawl Terrace.
Barrow-in-Furness Ptg.	*Chisworth.
*Bentham.	Cowling and District Coal.
Broadbottom.	*Cowms Lepton.
Brooksbottoms.	Cynfal.

NORTH-WESTERN SECTION—*continued.*

Darwen Provident.
 Dove Holes.
 Eckington.
 Egerton.
 Farnley.
 Foxdale.
 Healey.
 Heath and Williamthorpe.
 Hoddlesden.
 Hull General Builders.
 Lower Darwen Conservative.

Millgate.
 Nelson Self Help Manufacturing.
 *Pilsley.
 Port Nant.
 Rawtenstall Conservative.
 Settrington.
 Sheffield Trade Union Sheep Shear.
 Smallbridge Conservative.
 *Wakefield Borough.
 Woodley.

SCOTTISH SECTION (22).

Banton.
 Blairdardie.
 Burntisland Bread.
 Carronhall and Kinnaid.
 Carronshore Baking.
 Chryston.
 Coaltown of Wemyss.
 Forfar Free Trade Saving.
 „ Northern.
 „ (West Port).
 „ (West Town).

Forth Provident.
 Freuchie Equitable.
 Freuchie New Store.
 Greengairs.
 Hillwood.
 Kinross and Vicinity.
 Lerwick.
 Millport.
 Montrose Baking and Grocery.
 Plains.
 Rutherglen Victualling.

SOUTHERN SECTION (24).

*Agricultural and Horticultural Assoc.
 Aldeburgh.
 Burwell.
 Co-operative Institute (London).
 Co-operative Photographers (London).
 *Ealing.
 Euston (London).
 Forton Coal.
 General Builders (London).
 Grandborough.
 Haslemere Builders.
 Lavenham.

Long Wittenham.
 Middleton Stoney.
 Norwood Co-operators (London).
 Olney.
 Radlett.
 *St. Albans.
 Sharnbrook.
 South Darenth.
 South London General.
 Steeple Aston.
 *Sutton.
 Woodbridge.

SOUTH-WESTERN SECTION (1).

Street.

WESTERN SECTION (10).

Cwmavon.	Phoenix (Nantyglo).
Duffryn.	South Cerney.
*Garndiffaith.	Tidenham.
Glyncorrwg Builders.	Tortworth.
Penrhiwceiber.	Treorky.

SUMMARY.

Ireland	9
Midland Section	19
Northern Section.....	2
North-Western Section	33
Scottish Section	22
Southern Section.....	24
South-Western Section	1
Western Section	10
	120
Total, 1908	120
„ 1907	150
	30
Decrease.....	30

Societies marked * have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

II. FARMING.

(See Report 6, page 49.)

N.B.—Societies holding less than ten acres are not included.

(a) *By Societies.*

Society.	County.	Acreage.		Capital.	Rent.	Result of Year.	
		Owned by Society	Rented.			Profit.	Loss.
MIDLAND SECTION—							
Boston	Lincoln	9½	4½	1375	29	†	†
Daventry	Northampton ..	..	13	100	48	12	..
Desborough	Northampton ..	386	260	3397	638	140	..
Enderby	Leicester	4	233	1960	344	215	..
Gainsborough	Lincoln .....	..	51	..	78	..	207
Harpole	Northampton ..	14	31	792	31	26	..
Hucknall Torkard ..	Nottingham ..	..	449	5099	572	198	..
Ilkeston	Derby .....	..	32	..	112	..	16
Kettering Industrial	Northampton ..	..	75	700	162	2	..
Kirkby-in-Ashfield..	Nottingham ..	..	83	†	80	†	†
Langley Mill and Aldercar	Nottingham ..	..	84	1693	131	86	..
Leicester	Leicester .....	..	205	2500	256	..	..
Lincoln	Lincoln' ..	15	150	3960	205	266	..
Long Buckby	Northampton ..	5	19	500	59	8	..
Long Eaton	Derby	21	902	5500	1590	186	..
Market Harborough.	Leicester .....	..	97	..	235	..	163
Nottingham	Nottingham ..	124	87	10603	100	214	..
Peterborough	Northampton ..	41	..	†	†	†	†
Ripley	Derby	30	50	1377	200	..	251
Shepshed	Leicester .....	..	18½	..	56	†	†
Tamworth	Stafford .....	..	270	3534	359	..	369
NORTHERN SECTION—							
Ashington Equitable.	Northumberland	..	64½	..	84	58	..
Bedlington	Northumberland	9	97	4262	143	..	..
Birtley	Durham .....	..	324	3795	511	437	..
Bishop Auckland ..	Durham .....	..	50	504	110	29	..
Broomhill	Northumberland	..	10	..	22	†	†
Chester-le-Street....	Durham .....	..	212	1371	330	205	..
Cleator Moor	Cumberland....	..	50	918	120	..	10
Consett	Durham	200	..	2448	190	..	66
Cornforth and Coxhoe	Durham	34	..	1769	..	27	..
Darlington	Durham .....	..	66	450	150	132	..
Derwent Flour Mill..	Durham .....	..	144	1800	220	120	..
Hartlepoons	Durham	210	16	16143	70	464	..
Haswell	Durham .....	..	56	250	76	23	..
Middlet'n-in-Teesdale	Durham	2	9	..	36	..	..
New Brancepeth....	Durham .....	..	12½	..	21	..	3

† No separate account kept.

Society.	County.	Acreage.		Capital.	Rent.	Result of Year.	
		Owned by Society	Rented.			Profit.	Loss.
NORTHERN SECTION— <i>continued</i> —							
Newcastle-on-Tyne..	Northumberland	122	..	£ 12825	£ ..	£ 70	£ ..
Seaton Delaval	Northumberland	..	247	2878	356	431	..
Sherburn Hill.....	Durham	115	..	700	145	80	..
Stockton..	Durham ..	..	115½	..	231	..	830
Sunderland	Durham	420	..	18573	..	..	735
Tow Law	Durham	10	..	376	..	†	†
West Pelton	Durham	35	..	3565	..	84	..
West Stanley	Durham .....	..	146	1170	100	..	490
NORTH-WESTERN SECTION—							
Barnsley British....	York .....	..	79	..	80	†	†
Batley	York .....	..	98	2898	160	..	58
Blackburn Indus ..	Lancaster.....	..	18	..	45	..	80
Blackley	Lancaster.....	..	7	764	30	191	..
Bradford (City of) ..	York	18	30	1800	57	..	..
Burnley	Lancaster.....	105	10	9000	126	†	†
Bury	Lancaster.....	..	50	..	..	..	..
Colne	Lancaster.....	..	108	959	210	..	667
Dalton-in-Furness..	Lancaster.....	9¾	9½	..	31	187	..
Farnworth and Kearsley	Lancaster.....	15	..	1060	..	..	..
Grimshaw Park	Lancaster.....	..	14	..	37	..	..
Huddersfield	York .....	..	20	..	23	..	..
Hyde.....	Chester.....	..	20	..	40	..	10
Keighley	York .....	..	11	..	35	..	..
Leeds	York	81	..	7401	..	..	125
Longridge	Lancaster.....	..	..	160	34	5	..
Millom	Cumberland...	..	137	1185	197	273	..
Mirfield Industrial...	York .....	..	12	..	41	..	2
Nelson	Lancaster.....	..	90	840	220	..	162
Pendleton	Lancaster.....	..	43	185	81	42	..
Preston.....	Lancaster.....	13¼	..	..	..	..	..
Silsden.....	York	35	15	3870	4½	..	190
Skipton	York .....	..	16	..	46	..	..
Stocksbridge	York .....	..	18	316	40	..	31
Whaley Bridge ..	Derby .....	..	20	80	36	..	6
Winnington	Chester.....	..	11	..	25	4	..
York	York .....	..	63	100	142	†	†
C.W.S., Manchester.	Lancaster.....	323	..	24166	..	..	a393
SCOTTISH SECTION—							
Bannockburn	Stirling.....	30	..	1500	..	..	..
Dunfermline	Fife .....	..	504	7457	1116	†1348	§662
Tranent	Haddington....	106	57	1600	393	4	..
Walkerburn.....	Peebles.....	..	30	804	100	31	..
SOUTHERN SECTION—							
Banbury	Oxford	110	..	7905	*326	b36	b77
Berkhamsted	Herts	17	..	4436	..	11	..

a Before debiting interest on share capital. b Two separate farms. * Interest charged.

† No separate account kept. ‡ On dairy account. § On farm account.

Society.	County.	Acreage.		Capital.	Rent.	Result of Year	
		Owned by Society	Rented			Profit.	Loss.
SOUTHERN SECTION— <i>continued</i> —				£	£	£	£
Chipping Norton ..	Oxford	166	34	6952	35	..	72
Harwich, Dovecourt, & Parkeston Quay	Essex .....	..	160	1876	358	..	40
Haverhill	Suffolk .....	..	35	..	50	†	†
Ipswich	Suffolk	50	..	3585	..	43	..
Sheerness Econ....	Kent	74	134	5613	136	550	..
SOUTH-WESTERN SECTION—							
Plymouth	Devon	261	80	2639	545	..	290
Radstock	Somerset .....	..	24	..	40	.	..
WESTERN SECTION—							
Cwmbach	Glamorgan ....	..	208	870	170	..	43
Total		3220½	6899	216908	13245	6238	5987

(b) *Farming Societies.*

SOUTHERN SECTION—				£	£	£	£
Assington	Suffolk . ....	..	222½	1771	111	4	..
WESTERN SECTION—							
Coln St. Aldwyns ..	Gloucester ....	..	252	1129	163	177	..
Total .....		..	474½	2900	274	181	..

† No separate account kept.

III.—HOUSING BY TENANT SOCIETIES.

(See Report 9, page 52.)

Name of Society.	Number of Members.	Share Capital.	Loan Stock and Loans.	Mortgages.	No. of Acres.	Houses built and con-templated.	Range of Weekly Rents.	Value of Property, 31st Dec., 1908.
		£	£	£				£
Tenant Co-operators	320	5339	8723	11455	..	122	5/6 to 11/-	28680
Ealing Tenants	272	17410	34455	43228	38½	500	7/6 to 15/-	96043
Garden City Tenants	121	10483	34458	34968	34	300	3/9 to 15/6	79415
Sevenoaks Tenants	57	1726	4118	10947	5½	60	..	16790
Leicester Anchor Tenants	85	1116	1553	1430	15	50	..	4278
Bournville Tenants	82	5150	11467	5800	20	150	8/6 to 15/-	22817
Manchester Tenants	80	2069	18587	5390	11	122	..	25608
Hampstead Tenants	327	14575	23467	27935	41	480	6/6 to 15/-	67881
Harborne Tenants	112	3642	22389	21541	54	500	6/6 to 15/-	47725
Oldham Garden Sub'rb Tenants	154	..	..	..	52	601	..	9000
Fallings Park Garden Suburb Tenants	23	299	4786	4275	7	240	5/6 to 10/-	8775
Rubery Tenants .....	..	338	1000	750	4	10	..	2088
	1633	62147	165003	167720	282	3134	..	409100

IV.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES REGISTERED DURING THE YEAR 1908.

(See Report 12, pages 55 and 56.)

I.—ENGLAND AND WALES.

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident "Limited" is understood after every name, and "Society" where A (Association) is not added.

County.	No.	Name of Society.	Registered Office.
Leicester	4581	Lutterworth C. Allotment	Western House, Lutterworth.
Bucks.	4582	Slough Conservative & Unionist Club.	48, High-st., Slough.
Durham	4583	Harrowgate Club and Institute ..	Club House, Harrowgate, Darlington.
Yorks.....	4584	Wayne Farmers.....	Waghen Hall, Hull.
Staffs.	4585	Tamworth Town & County Liberal and Social Club and Institute.	Peel Chambers, 27, Market-street, Tamworth.
Middlesex	4586	Wood Green Constitutional Club	56, Lordship-lane, Wood Green, N.
Cheshire.....	4587	Micklehurst Liberal Club.....	Club House, Micklehurst-rd., Mossley, Manchester.
Northampton..	4588	Hargrave Small Holders	House of Mr. Wm. Nicholson, Church-street, Hargrave, St. Neots.
Hertford.....	4589	Barley Produce A.	The Store, Barley, Royston, Herts.
Middlesex	4590	Brondesbury, Cricklewood, and Willesden Green Constitutional Club.	Club House, Linacre-road, Willesden Green, N.W.
London	4591	British Enterprise Assurance	151, Fleet-street, E.C.
London	4592	Aberayron C. Housing	59, Great Ormond-street, W.C.
London	4593	London Master Hairdressers	54, Peckham Rye, S.E.
Lancs.....	4594	Newton-le-Willows Conservative and Unionist Club.	Denholme, Newton-le-Willows.
London	4595	Irish I. C.	760, Fulham-rd., S.W.
Bucks.....	4596	Thornborough Agricultural C. ..	Vine Cottage, Thornborough, Buck'hm.
Durham	4597	Framwellgate Moor and Pity Me District Working Men's Club and Institute.	Club House, Front-street, Framwellgate Moor, Durhm.
Northumbrlnd.	4598	Wallsend Small Holdings	17, Mask-street, Wallsend, S.O.
Staffs.....	4599	Cheadle (Staffs.) I. C.	23, New-street, Cheadle, Stoke-on-Trent.
London	4600	Industrial Investments.....	199, Piccadilly, W.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Lancs.....	4601	Warrington Tenants.....	13, Lovely-lane, Warrington.
Yorks.....	4602	South Crosland and Netherton Socialist Institute.	Lane End, Netherton, Huddersfield.
Northampton..	4603	Higham Ferrers Small Holders..	Coffee Tavern, Higham Ferrers, S.O.
Yorks.....	4604	Hunsingore and District Fruit Growers' A.	Walshford, Wetherby.
Northampton..	4605	Irchester Small Holdings and Allotments A.	Working Men's Club, Irchester, Wellingboro'.
Essex	4606	Walthamstow Unionist Club ...	58, High-street, Walthamstow.
London	4607	Allied Artists' A.	69, Chancery-lane, W.C.
Yorks.....	4608	Skelton and District Working Men's Club and Institute (converted from a company).	Airy Hill-road, Skelton, York.
London	4609	Lewisham Socialist and Labour Institute.	18, Sportsbank-street, Cafford, S.E.
Middlesex	4610	All for each Allotment and Small Holders.	32, New Broadway, Southall.
Northampton..	4611	Moulton and District Small Holdings and Allotments.	Residence of Mr. J. R. Jeyes, Moulton Northampton.
Durham	4612	Lanchester and District Workmen's Club.	Club House, Lanchester, Durham.
Glamorgan....	4613	Caerphilly and District Agricultural C.	29, Cardiff-rd., Caerphilly, Cardiff.
Gloucester....	4614	South Cerney and District C.	The Cross, South Cerney, Cirencester.
Northampton..	4615	Far Cotton and District Small Holdings and Allotments.	12, Abbey-rd., Far Cotton, Northampton.
Lancs.....	4616	Reddish Conservative Club	Westbourne Grove, Corton-rd., Reddish, Stockport.
Cornwall.....	4617	Looe and District Constitutional Club.	2, Buxton Villa, Looe, S.O.
Hants.....	4618	New Forest Tenants	The Weirs Cottage, Brockenhurst S.O.
Northampton..	4619	Creaton and District Small Holdings and Allotments A.	4, Mount Pleasant, Creaton, Northampton
Berks.....	4620	North Berkshire Small Holdings and Allotments.	155, Oak-street, Abingdon.
London	4621	Rational Foods	10, Cliffords Inn, E.C.
Northampton..	4622	Clipston and District Small Holdings and Allotments.	Clipston Grammar School, Clipston, Market Harborough
Yorks.....	4623	Ripponden and District Farmers' A.	Moor Bottom Farm, Barkisland, Halifax.
Herts.....	4624	Letchworth Demonstration Farm	3, Station-rd., Letchworth.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Dorset	4625	Sturminster Newton Small Holdings.	Lemon Bank, Sturminster, Newton.
Worcester	4626	Rodditch Liberal Club (converted from a company).	Alcester-street, Redditch.
Sussex	4627	Newhaven Conservative & Unionist Club.	1, Meeching-avenue, Newhaven.
Devon	4628	Germansweek and District Agricultural C.	Moor, Germansweek, Beaworthy, S.O.
Salop	4629	Oswestry District Farmers	Trepenal, Oswestry.
Dorset	4630	Marnhull Small Holdings	Myrtle Cottage, Marnhull, Sturminster, Newton. S.O.
Northampton ..	4631	Wootton and District Small Holdings and Allotments.	The residence of Mr. T G. Garner, Waterlane, Wootton.
Surrey	4632	Addlestone C. Small Holdings and Allotments.	21, Chapel-avenue, Addlestone, S.O.
Northampton ..	4633	Crick Small Holdings and Allotments.	Myrtle Cottage, High-st., Crick, Rugby.
Northampton .	4634	Flore and District Small Holdings and Allotments.	Residence of Mr. F Litchfield, Flore, Weedon.
Northampton ..	4635	Kettering Argyll Club and Institute.	Club House, 8, Argyll-street, Kettering.
Northampton .	4636	Midland Printers	3b. Queen-street, Kettering.
Durham	4637	Cleadon and Whitburn Small Holders.	Residence of Mr. J. Hodgson, Whitburn-road, Cleadon, Sunderland.
Northampton ..	4638	Piddington, Hackleton, Horton, and District Small Holdings and Allotments.	The School House, Hackleton, Northampton.
Durham	4639	Hamilton and District Working Men's Club and Institute.	Club House, Hamilton Row, Waterhouses.
Worcester	4640	Selly Oak and District Conservative & Liberal Unionist Club. .	The Club House, Coronation-rd., Selly Oak, Birmingham.
Warwick	4641	Building Trades Exchange and Club.	28, High-street, Birmingham.
Bedford	4642	Luton Labour Club & Institute ..	Club House, 59, Cheap-side, Luton.
Yorks.	4643	Colne Valley C. Bakery	Market-street, Milnsbridge, Huddersfield.
Northumb.	4644	Togston Terrace Social Club . . .	4, Togston-terrace, Broomhill, Ashington, Morpeth.
Hants.	4645	Alton and District C.	21, Normanby-street, Alton.
Middlesex	4646	Finchley Co-partnership	Broadway, Church End, Finchley, N.
Suffolk	4647	Bardwell and District Small Holdings.	Quaker-lane, Bardwell, Bury St. Edmunds.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Surrey.....	4648	Epsom and Sutton District Small Holdings.	17, High-st., Epsom.
Hants.	4649	Eastleigh and Bishopstoke Allotment C. A.	63, Cranbury - road, Eastleigh, S O.
Bucks.....	4650	High Wycombe & District Small Holders and Allotment Holders	96, Oakridge - road, High Wycombe.
Northampton.	4651	Rothwell Small Holdings and Allotments.	Bell-hill, Rothwell, Kettering.
Yorks.....	4652	Marsden Socialist Institute.....	Warehouse-hill, Marsden, Huddersfield.
Somerset	4653	Brislington and St. Anne's Constitutional Club.	Wick-road, Brislington, Bristol.
Essex	4654	Maldon & District Constitutional Club.	52, High-street, Maldon.
Northampton..	4655	Hannington Small Holdings and Allotments.	Mr. F. Meadows's, Hannington, Northampton.
Kent	4656	Swanley Small Holders	2, Station-road, Swanley, Swanley Junction, S.O.
Essex	4657	Colchester and North-East Essex Small Holdings.	62, North Hill, Colchester.
Durham	4658	Empire Workmen's Club and Institute.	Club House, Front-st., Stanley, R S.O.
Bucks.	4659	Cuddington Small Holders	Pendennis Cottage, Cuddington, Aylesbury.
Lancs.....	4660	Bolton People's Bank	87, Bank-street, Bolton.
Leicester	4661	Leicester Ideal Basket Makers ..	56, Bedford-street, Leicester.
London	4662	Reference.....	44, Bedford-row, W.C.
Lancs.....	4663	Clitheroe and District Dairy	38, King-st., Clitheroe.
Northumbriand.	4664	Spittal Tongues and District Working Men's Club and Institute.	Leazes View House, Spittal Tongues, Newcastle-on-Tyne
Northampton..	4665	St. James' (Northampton) and District Allotments.	12, Althorp-road, St. James, Northampton.
Northampton..	4666	Harpole Small Holdings and Allotments.	10, New-road, Harpole, Northampton.
Bedford.....	4667	Biggleswade and District Small Holdings and Allotments.	Residence of Mr. E. S. King, Sun-street, Biggleswade.
Kent	4668	West Malling and District C. L. Holdings A.	Rose Coffee Tavern, West Malling, S.O
Bedford.....	4669	Swineshead Small Holders	Five Bells, Swineshead, Boston
Yorks.....	4670	Barnsley Small Holdings and Allotments.	184, Doncaster-road, Barnsley.
Wilts.	4671	Mere and District Small Holders	Residence of Mr Walter Burden, North-road, Mere, Bath.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Kent	4672	Bromley Small Holders	37, Hayes-road, Bromley.
Essex	4673	Little Waltham C. Allotments and Small Holdings.	The Manse, Little Waltham, Chelmsford.
Essex	4674	Dunmow C.....	North-street, Dunmow.
Glamorgan....	4675	Barry Small Holdings Tenants' A..	121, High-street, Barry.
Glamorgan....	4676	Cardiff Allotments and Small Holders.	8, Malefant-place, Cardiff.
Yorks.....	4677	Yorkshire Clarion Clubhouse	Socialist Club, Rawson-square, Bradford.
Surrey.....	4678	Haslemere and District C. Allotments.	Oak-villas, Lion-lane, Haslemere.
London	4679	Agricultural and General C. Insurance.	Dacre House, Dacre-street, Westminster, S.W.
Durham	4680	Belle Vue Workmen's Club and Institute.	2, Belle Vue, Crook, Durham.
Bedford	4681	Stotfold C. Small Holdings	Bruce Cottage, Stotfold, Baldock, S.O., Herts.
Bedford	4682	Wootton (Bedford) Small Holdings and Allotments.	Residence of Mr. J. Pope, High-street, Wootton, Bedford.
Bucks.....	4683	Stewkley Agricultural C.	North View, Stewkley, Bucks.
Durham	4684	Ryton and District Small Holdings and Allotments C.	20, Beech Grove-terrace, Ryton, S.O.
Glamorgan....	4685	Llanharran Constitutional Club ..	Llanharran, Pontyclun, S.O., Glamorgan.
Cheshire.....	4686	Wallasey Village Conservative and Unionist Club.	Wallasey Village, Birkenhead.
Warwick	4687	Nuneaton Small Holdings and Allotments A.	Gadsby-street, Nuneaton.
Northumbria..	4688	Ashington and Hirst Small Holders.	Post Office, Hirst, Morpeth.
Northampton..	4689	Long Buckby and District Small Holdings and Allotments.	Harbidge-lane, Long Buckby, Rugby.
Leicester	4690	Oadby C. Small Holdings A.	The Lindens, Stoughton-road, Oadby, Leicester.
Kent	4691	Sutton Valence Small Holders ..	The Manse, Sutton Valence, Maidstone.
Staffs.....	4692	Tunstall Workmen's Social Club..	Club House, Victoria-terrace, Brewery-street, Tunstall, Stoke-on-Trent
Surrey.....	4693	Richmond and District Agricultural C. (Surrey).	139, Manor-grove, Richmond, Surrey.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Notts.	4694	Balfour Conservative & Unionist Club.	Front-street, Arnold, Nottingham.
Westmoreland.	4695	Ambleside C.	Co-operative Store, Compston-rd., Ambleside.
Middlesex	4696	Northwood C. Bank	Northwood Men's Club, Northwood, S.O.
London	4697	Indo-European Trading	235, High Holborn, W.
Hunts.	4698	North Hunts & District Central Small Holdings A.	Annida Villa, Old Fletton, Peterborough.
Wilts.	4699	Sherston C. Milling	Town Hill, Sherston, Malmesbury.
Yorks.	4700	Northallerton Agricultural Club Trading.	Up. Assembly Room, Golden Lion Hotel, Northallerton.
Norfolk	4701	Wayland Small Holdings A.	The residence of Mr. W. B. Taylor, High-street, Watton, S.O.
Brecon.	4782	Builth Upper District Agricultural C.	Llwynpiod, Garth, S.O., Breconshire.
Herts.	4703	Bushey C. Small Holdings and Allotments A.	104, High-street, Watford.
Yorks.	4704	Ryedale Dairy A.	The Dairy, Castle Gate, Helmsley, S.O., Yorks.
Durham	4705	South Moor Excelsior Club and Institute.	Club House, Front-street, South Moor, Chester-le-Street.
Bucks.	4706	High Wycombe Farming A.	80, Totteridge-road, High Wycombe.
Northampton..	4707	Nether Heyford Small Holdings and Allotments A.	The Secretary's House, Nether Heyford, Weedon.
Herts.	4708	Barnet and District Constitutional Club.	34, High-street, Barnet.
London	4709	West Kent Catholic Literary and Social Club.	73, High-street, Lewisham, S.E.
London	4710	Mercedes Cars I.	136-142, Clerkenwell-road, S.E.
Cheshire.	4711	Gilbert Brothers' Employés.	School-lane, Nantwich.
Hants.	4712	Alton and District C. L.	West End Farm, Medstead, Alesford
Northampton..	4713	Kislingbury Small Holdings and Allotments.	The Elm, Kislingbury.
Northampton..	4714	Kingsthorpe and District Small Holdings and Allotments.	The House of the Secretary, Alexandra-terrace, Kingsthorpe, Northampton.
Northampton..	4715	Spratton Small Holdings and Allotments.	South View, Spratton, Northampton.

County.	No.	Name of Society.	Registered Office.
. ENGLAND AND WALES - <i>con.</i>			
Northampton ..	4716	Mid - Northamptonshire Small Holdings and Allotments.	County Chambers, 11, The Drapery, Northampton.
Northampton ..	4717	Yardley Hastings Small Holdings and Allotments.	The Reading Room, Yardley Hastings, Northampton.
Northampton ..	4718	Finedon Small Holdings and Allotments.	Town Hall, Finedon, Wellingborough.
Northampton ..	4719	Ashley, Stoke Albany and Wilbarston Small Holdings and Allotments.	The Manse, Ashley, Market Harborough
Bedford	4720	Potton and District Small Holders.	Residence of Secretary. King-street, Potton, Sandy.
Suffolk	4721	Leiston and District Constitutional Club.	Club House at the Junction of the Saxmundham and Station Roads, in Leiston, Suffolk.
Yorks.....	4722	Eastwood Conservative and Unionist Club.	Keighley.
Herts.....	4723	Potton End Small Holdings A. ..	The School House, Potten End, Berkhamstead.
Worcester	4224	East Worcestershire Small Holdings and Allotments C.	107, Solihull-road, Sparkhill, Birmingham.
Northampton ..	4725	Kettering Small Holdings A.	30 Newland-street, Kettering.
Dorset.....	4726	Buckhorn Weston Small Holdings.	Buckhorn Weston, Bath.
Dorset.....	4727	Stour Small Holdings	The Wesleyan School-room, East Stour, Gillingham, Dorset.
Dorset.....	4728	Sherborne Small Holdings	The Liberal Club, Sherborne.
London	4729	Co-operative Development	32, Walbrook, E.C.
London	4730	South Carnarvon Development ..	32, Walbrook, E.C.
Northumbrlnd.	4731	Shamrock Thistle and Rose Working Men's Social Club and Institute.	12, Market-place, Herst, Morpeth.
Surrey.....	4732	Merrow Land Club	Virginia Cottages, High Path - road, Merrow, Guildford.
Northumbrlnd.	4733	White House, Unique Social Club	White House, Ashington, Morpeth.
London	4734	Motorists' A.	11, Pancras-lane, E.C.
Suffolk	4735	Beaconsfield Working Men's Club	Arcade, Lowestoft.
Northampton...	4736	Brafield and District Small Holdings and Allotments.	House of the Secretary, James Hollowell, near Co-op. Stores, Brafield Green, Northampton.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Cambridge. . .	4737	Coates and District Small Holders	Wesley House, Coates, Peterborough.
Kent	4738	Sevenoaks C. Small Holdings....	80, High-street, Sevenoaks.
Hunts.	4739	Somersham Small Holdings and Allotments A.	Annida-villa. Old Fletton, Peterborough.
Hunts.	4740	Farcet Small Holdings and Allotments A.	Annida-villa, Old Fletton, Peterborough.
Hants.	4741	Wherwell and District Poultry ..	Wherwell, Andover.
Durham	4742	Burnopfield Constitutional Club..	Burnopfield. S.O.
Kent	4743	Westerham Allotment and Small Holders.	Co-operative Stores, High-street, Westerham, S.O.
Northampton..	4744	Wellingborough Small Holdings..	43, Grove-street, Wellingborough.
Surrey	4745	Croydon Allotments and Small Holdings C	38, Grant-road, Croydon.
London	4746	Co-operative Kabin	38a, Leicester-square, W.C.
Durham	4747	Hunwick and District Working Men's Club and Institute.	Meadows View Church-lane, Hunwick, Willington, R.S.O.
Durham	4748	Sunderland East End Workmen's Social Club and Institute.	166, High-street east, Sunderland.
Durham	4749	Catchgate Excelsior Club and Institute.	Club House, Front-street, Catchgate, Annfield Plain, S.O.
Somerset. . . .	4750	Street and District Small Holdings A.	Leigh Holt-street, S.O.
Glamorgan. . .	4751	Tymeinwr Builders'	1, Ffaldau Villas, Victoria-street, Pontycymmer, Bridgend.
Durham	4752	Burnhope and Holmside Workmen's Club and Institute.	Club House, Peartree Cottage, Holmside-lane, Burnhope, Durham.
Durham	4753	Medomsley Pretoria Working Men's Club and Institute.	Pretoria Club House, Medomsley, S.O., co. Durham.
Essex	4754	Co-operative Sanatoria	Mill House, Purleigh, Maldon.
Yorks.	4755	Bridlington and District Small Holdings and Allotments.	14, Havelock-street, Bridlington.
Carmarthen ..	4756	Pumpsaint and District Agricultural C.	Taulan, Llansawel, Llandilo, S.O., Carmarthen.
Hants	4757	Portsmouth Printers	38, Middle-street, Southsea, Portsmouth.
Durham	4758	Tantobie and District Union Club and Institute.	Club House, Tantobie, S.O., co. Durham.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Notts.	4759	New Brookhill L.	186a, Derby-road, Stapleford, Notts.
Berks.	4760	Reading Beaconsfield Club	128-9, Friar-street, Reading.
London	4761	Poplar Constitutional Club	1, Newby Place, Poplar, E.
Pembroke	4762	Crymmych and District Farmers' A.	Co-operative Store, Crymmych, S.O.
Durham	4763	Tow Law & District Workmen's Social Club and Institute.	55, High-st, Tow Law, S.O., co. Durham.
Durham	4764	East Stanley Workmen's Club and Institute.	Front-st., East Stanley, Stanley, S.O., co. Durham.
Glamorgan....	4765	Rhondda District Agricultural ..	Messrs. Treherne and Treherne, Pentre, Rhondda, Pontyp'd.
Wilts.	4766	Devizes and District Poultry ...	44, Market Place, Devizes.
Durham	4767	Barnard Castle & District Workmen's Club and Institute.	54, Bridgegate, Barnard Castle.
London	4768	United Mutual C. Insurance	Thanet House, Temple Bar, W.C.
Staffs	4769	Trentham Garden Village Tenants.	64, Princess-road, Stoke-on-Trent
Durham	4770	Heworth, Pelaw, Felling and District Constitutional Club.	Heworth, Felling, S.O.
London	4771	Co-operative General Investment and Protection Society of Gt. Britain.	9, London Wall Buildings, E.C.
Northumbrld.	4772	Westerhope Excelsior Social Club and Institute.	Ivy House, Westerhope, Newcastle-on-Tyne.
Surrey	4773	Camberley and District I. C.	40, Park-street, Camberley
Merioneth...	4774	Ardudwy Farmers	The Stores, Talsarnau, S.O., Merion'hshire.
Kent	4775	Welling District C. Small Holders.	153, Wickham-lane, Welling, S.O., Kent.
Gloucester ...	4776	Brislington Allotments	7, Westbourne-terrace, Brislington, Bristol.
London	4777	Anglo-Scottish Bank	35, Bucklersbury, E.C.
Lancs.....	4778	St Helens Socialist Halls.....	123, Church-st., St. Helens.
London	4779	Forest Hill Constitutional Club ..	Park House, 35, Sunderland-rd., Forest Hill, S.E.
London	4780	Co-operative London Cabmen's A.	31, St. Mary's-road, Peckham, S.E.
Glamorgan....	4781	Porthcawl Small Holdings and Allotments A.	Royal Oak, Porthcawl, Bridgend.
Glamorgan ...	4782	Cardiff Landowners' C. A.	25, Ruthin Gardens, Cardiff.
Surrey.....	4783	Battle Bridge Allotments	145, Frenches-road, Redhill.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Surrey.....	4784	Reigate Small Holders	Market Hall Buildings, Redhill.
Surrey	4785	Dormansland Small Holdings and Allotments.	Parish Room, Dormansland, East Grinstead.
Glamorgan....	4786	Cardiff Suburb Tenants	5, St. John's-square, Cardiff.
Yorks.....	4787	Belle Vue Conservative Club ...	Belle Vue, Wakefield.
Cambridge....	4788	Soham Small Holders	House of T. Everett, Hall-st., Soham.
Yorks.	4789	Pateley Bridge District Farmers.	High street, Pateley Bridge, Leeds
Northampton..	4790	Welford and Sulby Small Holdings and Allotments.	High-street, Welford, Northampton.
Dorset	4791	Newtown Allotments A. .. .	Firsleigh Fancy-road, Newtown, Parkstone, S.O.
Dorset.....	4792	Borough of Poole Allotments A ..	"Kenwood," St. Margaret's-road, Poole.
Bedford	4793	Kempston Small Holders.....	The Welcome, High-street, Kempston, Bedford.
Carnarvon	4794	Eifionydd Farmers' A.	Glasfryn Fawr, Chwilog. S.O.
Northumbrlnd.	4795	Newcastle Jewish Social Institute	100 Rye Hill, Newcastle-on-Tyne.
Durham	4796	Jarrow Tariff Reform and Unionist Club	25, Ormonde-street Jarrow.
Northampton..	4797	Rushden C. Land Holding A. .	182, Wellington-road, Rushden, S O
Brecon	4798	Lower Cwmtwrch and District C	The Stores, Lower Cwmtwrch. S.O.
London	4799	Throne Insurance	20, High Holborn, W.C.
Bucks	4800	Swanbourne and District Agricultural.	Dodley Hill, Swanbourne, Winslow.
Dorset... ..	4801	Hamworthy Allotments A.	"Thelina," Blandford road Hamworthy, Poole.
Durham.....	4802	Dunston Excelsior Working Men's Club and Institute.	Grove House, Dunston-on-Tyne, Gateshead.
Middlesex	4803	Cavendish Club	Cavendish House, 38, Whittington-road, Bowes Park, N.
Warwick	4804	Attleborough Conservative and Unionist Club.	Attleborough.
Yorks.... ..	4805	Longest Playing 'Phone	149, Paley-road, Bradford.
Middlesex	4806	Hampstead Tenants' Employés ..	Hampstead Way, Hendon, N.W.
Dorset.....	4807	Poole Small Holdings A.	Lauriston, Albert-rd., Upper Parkstone, Poole.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Worcester	4808	North Bromsgrove Market Gardeners.	"Oakhurst," Woodrow, Bromsgrove.
Berks.....	4809	Reading C. Small Holdings and Allotments A.	138, Southampton-street, Reading.
Sussex.....	4810	Hastings Small Holdings Allotment C.	Eversley, Eversley-road, St Leonards-on-Sea.
Yorks.....	4811	Eastwood Conservative and Unionist Club.	Dalton-lane, Keighley
Norfolk	4812	Marshland and Wingland Agricultural Trading A.	The Telegraph Hall, Walpole, Halesworth.
Northumbrld.	4813	Blyth Small Holdings and Allotments A.	92, Waterloo-road, Blyth.
Yorks.....	4814	Pickering Small Holdings and Allotments A.	Geo. Frontress, 21. Hurgate, Pickering,
Surrey.....	4815	Woking Village & Mayford Allotment and Small Holdings A.	High-st., Old Woking.
Durham	4816	Vale of Derwent Social Club	Club House, Rowlands Gill, Newcastle-on-Tyne.
Glamorgan....	4817	Coychurch Lower Small Holdings and Allotments A.	Shelf Farm, Coychurch, Bridgend.
Salop	4818	Clee Hill and District C.	Titterstone House, Bitterley, Ludlow.
Dorset	4819	Oakdale Small Holdings A.....	1, The Pavement, Ashley-rd., Upper Parkstone, S.O., Dorset.
Durham	4820	West Stanley Working Men's Union and Institute.	Workmen's Union Club, High-street, West Stanley, S O.. co. Durham.
Wilts.	4821	Chippenham and District Constitutional Club.	Foghamshire, Chippenham.
London	4822	Co-partnership Publishers	6, Bloomsbury-square W.C.
Lincoln	4823	Timberland and District Agricultural Union.	Timberland, Lincoln.
Worcester	4824	Littleton and Badsey Growers ..	2, Orchard Cottage, Aldington, near Evesham.
London	4825	Grove C.	Crown Wharf, Grove-street, Deptford, S.E.
Northumbrld.	4826	Backworth Club (converted from a company).	The Club, Backworth, Newcastle-on-Tyne.
London	4827	United Kingdom Federation	8, John-street, Adelphi, W.C.
Sussex	4828	Hastings and St. Leonards C. ..	155, Queen's-road, Hastings.
London	4829	Dulwich Post	Bassano House, Lordship-lane, S.E.

County.	No.	Name of Society.	Registered Office.
II. - IRELAND.			
Antrim	920	Deerpark C. Creamery	Deerpark, Glenarm.
Cavan	899	Nahilla C. Agric. and Dairy.....	Nahilla.
Cork	905	Ballyclough C. Creamery.....	Ballyclough.
Cork	906	Clondrohid C. Creamery	Clondrohid.
Cork	912	Irish Creameries Protection.....	Hadden's Hotel, Charleville.
Cork	925	Clonakilty C. Agric.	Clonakilty.
Donegal	924	Inniskeel C. Agric.....	Firtown.
Down	897	Kilmegan C. Agric.	Annaboro'.
Dublin	921	Sinn Fein C. People's Bank.....	11, Lower Sackville- street, Dublin.
Dublin	931	Gaelic C. Home Industries	55, Rutland - square, Dublin.
Galway	901	Kilchriest C. Agric.	Kilchriest Loughrea.
Kildare	919	Castledermot C. Agric.	Parochial Hall, Cas- tledermot.
Leitrim	932	Ballinamore (New) C. Creamery	Ballinamore.
Limerick	907	Rathkeale C. Creamery	Rathkeale.
Limerick ..	922	Knocklong C. Creamery ..	Knocklong.
Limerick	923	Kilteely C. Creamery ..	Kilteely.
Limerick	928	Abington C. Creamery	Abington.
Limerick	929	Hospital C. Creamery	Hospital.
Londonderry ..	898	City of Derry C.	Great James - street, Londonderry.
Mayo	900	Coislough C. Agric.	Coislough, Carrow- kennedy.
Mayo	911	Islandeady C. Agric.	Islandeady, Castlebar.
Meath	909	Magheracloone C. Agric.	Magheracloone, Kells.
Roscommon ..	908	Carnadoe C. Creamery	Carnadoe, Kilmore.
Tipperary ..	910	Borrisoleigh C. Creamery....	Borrisoleigh.
Tipperary	913	Cloncannon C. Creamery	Cloncannon.
Tipperary	914	Tipperary C. Creamery.....	Tipperary.
Tipperary	916	Tipperary Agricultural and I ..	Tipperary.
Tyrone	917	Plumbridge C. Creamery ..	Plumbridge.
Wexford	902	Ballykelly C. Threshing	Ballykelly.
Wexford	903	Rochestown C. Threshing ..	Rochestown.
Wexford	915	Knock Brandon C. Creamery	Knock Brandon.
Wexford	918	Rosslare Harbour C.....	Rosslare Harbour. Kilrane.
Wexford	927	Enniscorthy C. District Bank...	Enniscorthy.
Wexford	930	Ballyduff C. Farmers	Ballyduff.
Wicklow	904	Bray and District C.	95, Hain-st., Bray.
Wicklow	926	Tinahely C. Agricultural	Tinahely.

**V.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES
DISSOLVED DURING THE YEAR 1908.**

(See Report 13, page 56.)

I.—ENGLAND AND WALES.

County.	No.	Name of Society.	Registered Office.
Lancs.	387	Knuzden Brook I. C.	Stores, Knuzden Brook, Oswaldtwistle, Lancs.
Kent	1316	The Crays I. C.	High-street St. Mary Cray, Kent.
Yorks.	1994	Thornes I. C.	Denby Dale-road, Thornes, Wakefield.
Notts.	2121	Ruddington Carrying.	Parkyns-street, Ruddington, Notts.
Lancs.	2205	Haslingden Conservative I. C.	6 & 8, Regent-street, Haslingden, Lancs.
Somerset	2214	Milborne Port C.	Cold Harbour, Milborne Port, Somerset.
Leicester ...	2440	New Fleckney L. ...	Leicester-road, Fleckney, Leicester.
Leicester ...	2683	Forest Gate L.	Board Schools, Anstey, Leicester.
Middlesex ...	2732	Wood Green I. C.	2, Lymington-avenue, Wood Green.
Yorks.	2741	Bradford Warehousemen's	34, Chapel-street, Bradford.
Staffs.	3101	Aldridge and District Liberal Club and Institute.	Beech-villa, Aldridge, Walsall.
London	3170	Hamilton Shirt Making	41, Poland-street, W.
Brecon	3162	Cynlais I. C.	Pelican-street, Ystradgynlais.
Yorks.	3263	Charlestown Coal and General Dealing.	Callis Bridge End, Charlestown, Hebdon Bridge.
Middlesex ...	3269	Acton Green Club and Institute..	Fairlawn House, Acton Green, Chiswick
London ..	3278	Post-office Employés' Burglary Insurance.	87, Newgate-st., E.C.
London	3347	Swiss Club	74, Charlotte-street, Fitzroy-square, W.
Lancs.	3370	Shaw Progressive C.	76a, Market-st., Shaw, Oldham.
Yorks.	3401	Milnsbridge L. and Investment Corporation.	Hawthorn-terrace, Milnsbridge, Huddersfield.
Northampton .	3413	Woodford I. C.	Woodford, Northampton.
Yorks.	3488	Bridlington and District I. C. ...	76, Quay-road, Bridlington.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
London	3612	Kelmscott Club	106, Shepherd's Bush-road, Hammer-smith, W.
Rutland	3614	Oakham C.	Gaol-street.
Notts.	3623	Muskham C. Agricultural.	North Muskham, Newark.
Leicester	3693	Leicester Basket Makers	102, Tanvey Gate, Leicester.
London	3754	Clapton Park and District C. and I.	28, Brooksby's Walk, Hamerton, N.E.
Bucks.	3931	Buckingham I. C.	17, Market Hill, Buckingham.
Northumbrlnd.	3948	Tynedale Collecting Depôt	Station Yard, Hexham.
Herts.	4066	Royston and District I. C.	Queen-road, Royston, Herts.
Devon	4069	South-Western Labour Journal A.	6, Princess-st., Ope, Plymouth.
London	4099	Realm Assurance A.	Eldon Street House, Eldon-street, Shoreditch, E.C.
Staffs.	4106	New Lichfield C.	13, Bore-street, Litchfield.
Worcester	4114	Mercia Agricultural A.	Providence House, Bredons Norton, Tewkesbury.
London	4134	Glistening Valley Copper Mines.	Boston House, New Broad-street, E.C.
London	4148	Coal Supply A. (converted into company),	6, Vincent Square Mansions, S.W.
Worcester	4178	Aston Magna and District C.	The Stores, Aston Magna, Worcester.
Worcester	4181	Worcestershire Beekeepers' A.	School House, Hallow, Worcester.
London	4194	National Assurance	27 & 28, King William street, E.C.
Cheshire.	4202	North Wales Farmers' A.	25, Old Bank Buildings, The Eastgate, Chester.
Warwick	4212	Co-operative Pearl Workers	63, Barr-street, Birmingham.
London	4225	Times Trading	23, Coleman-street, E.C.
Sussex.	4261	Mayfield, Sussex and District Agricultural C.	Mayfield, Sussex.
Yorks.	4303	West Leeds Working Men's Club A.	Redshaw House, Redshaw-road, Armley.
London	4305	London Coopers.	Carpenter's-road, Hackney Wick, N.E.
Surrey.	4309	Beacon Hill Builders	Pitlurg, Beacon Hill, Hindhead, Haslemere, Surrey.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES - <i>con.</i>			
Worcester	4348	Tenbury and District C.	5, Cross-street, Tenbury.
Lancs...	4358	Bolton and District Amalgamated Engineer's Club and Institute.	102a, Bradshawgate, Bolton.
London	4364	Southern Motor House Club	5, Bromfields-road, Clapham, S.W.
London	4372	Alliance Banking	11, Grocers' Hall Court, Poultry, E.C.
Lincoln	4376	Boston & District Agricultural C.	10, South-st., Boston.
London	4377	South Wales Property Owners' Development Trust A.	309, Dashwood House, New Broad-st., E.C.
London	4399	Walworth and District C.	127, Merrow-st., Camberwell Gate, S.E.
London	4401	Co-operative Workers' League ..	67 & 68, Thanet House, 231, Strand, W.C.
Northumbrlnd.	4417	Benwell and Fenham Working Men's Unionist Club.	Condercum-rd, Benwell, N'castle-on-T.
Yorks.....	4420	Industrial Development A.	Residence of Mr J A. Warburton, Alverthorpe, Wakefield.
Lancs.....	4483	Hindley E. Progressive C.	32, Bridge - street, Hindley, Wigan.
London	4490	Co-operative Granite Quarrying Pioneer.	59, Great Ormond-street, W.C.
Surrey.....	4495	Railway Investment	Worcester House, Sanderstead, Croydon.
Denbigh	4499	Rossett and District Agricultural.	Dr. W. S. Sprent's, Bodalyn, Rossett, Denbighshire.
Lancs.....	4509	British E., T. & C. (Emigration, Tourist, and Colonisation).	4 & 6, Upper Newington, Renshaw-steet, Liverpool.
Yorks.....	4722	Eastwood Conservative and Unionist Club.	Keighley.

II.—SCOTLAND.

SOCIETIES AMALGAMATED IN 1908.

Tullibody and Cambus with Alloa; Radnor Park with Clydebank.

SOCIETIES DISSOLVED IN 1908.

Douglas Park and Annandale.

III.—IRELAND.

DISSOLVED BY INSTRUMENT OR UNDER THE COMPANIES ACTS DURING
THE YEAR 1908.

County.	No.	Name of Society.	Registered Office.
Antrim	569	Belfast Tailors' Co-partnership ..	10, Lower Garfield-street, Belfast.
Armagh	332	Lurgan C.	38, William-street, Lurgan.
Armagh	689	Armagh and District C. Beekeepers	Armagh.
Cork	302	Mallow C. Poultry	Mallow.
Cork	450	Cork C. Creameries Federation ..	6 and 7, Union Quay, Cork.
Cork	745	Kinsale C. Agric. and Dairy	Kinsale.
Cork	748	Coolmona C. Agric. and Dairy ..	Donoughmore.
Down	438	Dromara C. Flax and Agric.	Dromara.
Dublin	328	Irish Needlework Dépôt	33, Dawson-street, Dublin.
Londonderry ..	58	Londonderry Equitable C.	59, Strand-road, Londonderry.
Londonderry ..	433	Dunhoe C. Flax	New-row, Coleraine.
Londonderry ..	468	Limavady C. Agric. and Dairy .	Limavady.
Meath	54	Charlesfort P.	Charlesfort, Kells.
Meath	91	Summerhill C.	Summerhill, Enfield.
Waterford	642	Ballyduff C. Agric. and Dairy ...	Ballyduff.
Westmeath ..	312	Glassan C. Poultry	Glassan.

VI.—EXTENSION OF THE SCHEME FOR THE TRAINING OF CO-OPERATIVE EMPLOYEES.

(See Report 18, page 66.)

RECOMMENDATIONS SUMMARISED.

STAGE I.— APPRENTICES AND JUNIOR EMPLOYEES.

1. That classes for junior employes should be organised.
2. That, in the case of societies whose apprentices are not numerous, arrangements be made for grouping. In this case assistance towards the payment of railway fares should be considered.
3. That the teacher should be the manager or other qualified co-operative employé.
4. That the attendance and study at this class should be compulsory, and, whenever possible, a condition of employment.
5. That the class meetings be held during the hours of work wherever possible.
6. That during an apprenticeship of five years the work of the first three years might be as set forth in (a), (b), and (c) of the syllabus following, and that the rest of the syllabus should be covered during the last two years.
7. That no apprentice should be considered to have fully qualified for the position of counterman or salesman until he has acquired the certificate known as the elementary or apprenticeship certificate.
8. That the class work should be done in two portions of ten weeks each, one before and one after Christmas (one meeting per week).
9. That societies should encourage young students in their work by giving a money or other prize to each student who successfully passes the examination.
10. That increases of wages and promotion should be partly determined by success.

OUTLINE OF SYLLABUS.

The work to be done in the apprentice classes will divide itself naturally into two parts—

- (1) That of the revision of the elementary work done at school, and might include—
 - (a) Arithmetic—commercial;
 - (b) Composition—Letters, Reports, Precis-writing, &c.;
 - (c) Meaning of Accounts, Receipts, Transfers, Delivery Notes, Stock Sheets.

Much of this can doubtless be got at Evening Continuation Schools, but in most cases it will be found necessary to make special provision, and an examination ought to be held and certificates of fitness earned before the student passes on to—

- (2) A preliminary stage of management, which should include such subjects as—
- (d) Markets, sources of supply of things most in demand, with the Commercial Geography of the countries from which the supplies are drawn ;
 - (e) Quality and Tests that do not require chemical experiment ;
 - (f) Constituents of Food, and other subjects which may from time to time be found necessary.

STAGE II.—SALESMEN.

1. That classes for the training of salesmen in co-operative societies to include _____ be formed under the supervision of each Sectional Board of the Co-operative Union at places to be agreed upon by the Sectional Board and the Central Educational Committee.

2. That, after the year 19 _____, only candidates who have previously obtained the apprenticeship certificate in Stage I. be eligible to be enrolled as students of these classes.

3. That no centre be formed unless at least fifteen *students agree to attend the class.*

4. The classes to commence during the last week in October each year.

5. The classes to be held on the day of the half-holiday of the district, and either in the afternoon or evening, or as may be most suitable and convenient to the majority of students.

6. The course of instruction to include at least twenty lessons of not less than two hours' duration each.

7. The fee to be paid by each student joining a centre shall be _____ for the session.

8. The subjects of "Co-operative Book-keeping" and "Co-operation" will not be taught in the classes, but questions on these subjects will be included in the examination paper. Students who pass in "Management," and are not successful in either the "Book-keeping" or "Co-operation" Sections of the Managers' Examination (or both) should sit at the ordinary examinations in these two subjects in the following March, and on their success in the "First Stage" in the subject they have previously failed in, their "Salesmen's" certificate in "Management" will then be granted. No certificate in this stage is granted until the student has been successful in the three subjects, viz., "Management," "Co-operation," and "Co-operative Book-keeping."

9. A student awarded by the examiner 80 per cent and over of the marks obtainable will receive a certificate marked, "With Distinction," and a student who receives from 60 to 80 per cent of the marks obtainable will receive a "Pass" certificate.

STAGE III.—GENERAL MANAGER'S CERTIFICATE.

1. That students who have obtained the certificate in Stage II. may continue their studies by taking a more advanced certificate in the subject of Co-operative Management.

2. That for these students a "Corresponding" Class only be formed.

3. That the fee for joining this class be

4. That the syllabus of work be based on "The Co-operative Managers' Text Book," but that questions shall be set on matters connected with Sources, Markets, and Management, which are not as yet published in "The Managers' Text Book"; and further, that there be added a set of

"HONOURS"

questions, or a separate examination arranged, which may be based on any item of interest and value in Co-operative Management, which last portion shall be optional.

5. That the "Honours" examination may take place on another day than that fixed for the Managers, if necessary.

6. That the examination be held in May each year, and may consist of two papers on one day, or on two days if found necessary.

VII.—OUTLINE OF SCHEME FOR THE FORMATION OF CIRCLES FOR YOUNG PEOPLE.

(See Report 18, pages 69 and 70.)

OFFICIAL ORGAN, "OUR CIRCLE."

To be open to both sexes between the ages of fourteen to twenty-one. (Others desirous to be admitted by consent of the local "Circle" committee.)

SUBSCRIPTION.

Ordinary members, at least 6d. per quarter, to include copies of *Our Circle* free; honorary members, 2s. 6d. per annum. (Any adult co-operator to be eligible for honorary membership.)

CONSTITUTION.

Central Committee.—United Board Education Committee, whose duty it shall be

(a) To draw up model rules and scheme of work, leaving such elasticity of detail as will enable local "Circles" to make local arrangements.

(b) To arrange, in conjunction with editor of "Our Circle," Competitions, Correspondence—home and foreign, visits abroad, rewards for service, prizes, &c.

(c) To provide, at cheapest possible rates, supply of literature, music, songs, badges, medals, &c.

(d) To arrange, if possible, annual meeting of representatives from local "Circles."

(e) To encourage, in connection with all "Circles," the formation of co-operative classes for the study of "Co-operation" and kindred subjects.

(f) To act as general helpers and advisers, and, for the time being, and until the development of the "Circles" demand Sectional Committees, to

1. Appoint, annually, a Sectional Superintendent to visit local "Circles" for the purpose of encouraging, unifying, and giving general help.
2. To raise a fund, or otherwise arrange for the payment at Co-operative Union rates—of the expenses of the Sectional Superintendent.

LOCAL "CIRCLES" COMMITTEE.

To consist of seven members: three appointed by the education committee (or in absence the education authority) of the society where the "Circle" is held; and four elected by the members of the "Circle"; three of whom shall be the president, secretary, and treasurer of the "Circle," whose duty it shall be

1. To exercise local control generally; to regulate financial matters; to draw up, in harmony with the scheme of the Central Committee, programmes which shall be useful and entertaining.
2. To forward, or cause to be forwarded, to "Our Circle," reports of meetings, competitions, or any other items of interest, and to arrange for the supply of a copy of "Our Circle" monthly to each member.
3. To keep in touch with the members, arrange registration, and encourage older members to become students in the Adult Classes arranged by the Central Education Committees.

MEMBERSHIP.

The membership of a "Circle" to be not less than ten, and not more than fifty members. If a greater number of young people is available, then additional "Circles" to be formed with own committees.

AFFILIATION.

All local "Circles" to be affiliated with the Central Committee, and to pay a fee of one penny per annum for each member enrolled.

GENERAL.

Local "Circles" to be left as much as possible to the guidance and control of the young people.

Games, charades, tableaux, picnics, rambles, nature study, observation lessons—anything in reason to be encouraged—and activities to be allowed to have full swing. Plays in costume, indoors or outdoors, should form large part of programme.

VIII.— SUGGESTIONS FOR ORGANISING AND FINANCING THE ANNUAL CONGRESS.

(See Report 37, pages 105 and 106.)

1. Each year the Co-operative Congress assumes greater proportions in the number of delegates appointed to attend, and, therefore, the difficulty of providing for the proper reception of Congress in each section of the Co-operative Union is becoming a serious question, owing to the disparity in wealth and importance of the societies in the different sections.

2. The difficulty is increased and the cost made greater almost year by year by the growth of the Congress Exhibition. It is now almost impossible (except in very large towns) to find a hall large enough to house a Congress Exhibition as organised at the present day. If it is necessary to put up a temporary wooden building (which has many disadvantages) the cost of an exhibition is increased to a very large extent, varying in amount from £700 to £1,200. It seems now to be an accepted fact that an exhibition must always accompany the Congress.

3. The total cost of a Congress averages about the same wherever it is held, whether in a poor or a wealthy section, therefore, as the holding of a Congress is for the benefit of the movement as a whole, it is now suggested that the burden of entertaining a Congress should be put on a new system and borne by the whole of the movement on an equitable basis. No one society should be called upon or expected to subscribe a large sum of money, even though the Congress has been elected to be held in that particular town. The plan suggested is as follows:—

- (a) That the Congress expenses each year be defrayed from a special Congress fund to be raised by the Co-operative Union and administered by it.
- (b) That the societies be invited to subscribe to this fund at the rate of one-fourth of the present yearly contribution to the Co-operative Union. This would raise about £2,000 yearly, and the payment of the money could be made quarterly, half-yearly, or in one sum, as is the case in the subscriptions now paid for the maintenance and upkeep of the Co-operative Union.
- (c) That the reception of the Congress, and the expenses in connection therewith, be arranged and administered each year by the Sectional Board of the section in which the Congress is held, and a separate balance sheet showing the amount of income and expenditure be prepared and submitted to the following Congress.
- (d) A small local reception committee to act in conjunction with the Sectional Board would suffice under this scheme.
- (e) An official of the Co-operative Union to act as secretary of the reception committee, and to carry out all duties in connection with the various sub-committees appointed. It is thought that one official acting year by year in this capacity would soon become conversant with all the multifarious details connected with the organising of a Congress, and thus add to the efficiency of the arrangements. Under the present condition of things the secretarial duties are undertaken by a local secretary new to the work, and who, in addition, has his ordinary daily

work to perform. The appointment of one of the officials of the Union to undertake the work would save much correspondence, confusion, and overlapping of work which now arises, as many secretaries of past reception committees could well testify.

It is expected that the sum raised, based on the contribution previously stated, would be ample, taking one year with another, to defray the expenses of Congress, whether it were necessary or not to erect a special exhibition building. Any balance left over from one year to be carried forward to the credit of the following Congress account.

Under this revised scheme, no society, provided the town has the necessary accommodation, need hesitate to invite the Congress, seeing it would not be necessary to guarantee a sum of three, four, or five hundred pounds by the inviting society, as is now the case; and, further, under this new arrangement Ireland could be visited in its order (each ninth year) as a section comprised within the Co-operative Union, and in which section no Congress has up to the present been held.

IX.—INCOME TAX ON LOAN INTEREST.

(See Report 39, page 107.)

(Circular sent out to Societies, December, 1908.)

The following letter was sent by the General Secretary to the Board of Inland Revenue. We include the letter in this report, so that the position may be fully explained:—

July 17th, 1908.

The Secretary, Board of Inland Revenue,
Somerset House, London, W.C.

Sir,—With reference to your letter of July 14th, to the secretary of the Irish Co-operative Agency Limited, Limerick, on the subject of

DEDUCTION OF INCOME TAX FROM INTEREST PAID, SECTION 23 (3)
OF THE CUSTOMS AND INLAND REVENUE ACT, 1888,

May I beg the favour of a short interview with someone in authority in the department which is concerned with this matter?

I may say that the Irish Co-operative Agency Limited is a member of this Co-operative Union, and has sought our advice on the matter, which is the reason for the interview being sought.

I may also say that I have had a similar question raised in connection with societies in various parts of the country during the past few months, and in all these cases we have been successful in convincing the local surveyors that co-operative societies—which, under Section 24 of the Industrial and Provident Societies Act, 1893, enjoy, under certain conditions, exemption from all charges or duties under Schedules C and D of the Income Tax Acts—are not required by law to act as collectors of income tax under Schedule D, even under the provisions of the Customs and Inland Revenue

Act of 1888. Your decision in the case of the Irish Society is that a co-operative society "is not exempt from accounting to the Revenue under Section 24 (3) of the Act of 1888."

If this be correct, then the conclusions which have been arrived at in regard to the cases which have arisen in other parts of the country for the last twenty years are entirely wrong.

It is very desirable that all our societies should be on the same footing in this respect, and if it be finally decided that they are not exempt from this duty, of course we shall use every effort to put them right.

We had some correspondence with your department on this same matter many years ago, and it was then decided that the societies were exempt from this duty of deducting and accounting for the income tax on the interest paid to loanholders, and we have acted on that, and advised our societies accordingly ever since.

May I briefly repeat the arguments which were used and admitted at the time spoken of ?

Section 23 (3) of the Customs and Inland Revenue Act, 1888, certainly places upon persons paying interest under certain circumstances the obligation to deduct income tax from such interest, and to account for the same to the Commissioners of Inland Revenue ; but we respectfully plead that this obligation does not apply to a co-operative society registered under the Industrial and Provident Societies Act, 1893, because there is a special provision in that Act (see Section 24 of the Act) which provides that "a registered society shall not be chargeable under Schedules C and D of the Income Tax Acts unless it sells to persons not members thereof, and the number of shares of the society is limited either by its rules or its practice. But no member of or person employed by the society shall be exempt from any assessment to the said duties to which he would be otherwise liable."

We suggest that this Section proves most clearly that a co-operative society which complies with the conditions as laid down in Section 24 of the Industrial and Provident Societies Act of 1893 has no obligation of any kind in respect to the charges which may be made under Schedules C and D of the Income Tax Acts.

If further proof be necessary, I might point out that at one time, under the Act of 1867, industrial and provident societies were given exemption under Schedules C and D of the Income Tax Acts ; but there was a provision in that Act which made it compulsory on societies to furnish a list containing the names and residence of every member to whom profits had been paid by the society during the year, and the amounts paid. This obligation on the part of a society to furnish the list referred to remained in force until 1876, when it was repealed by the Act of 1876, since when the exemption has remained in full force without any qualification whatever.

It will be noticed that Section 24 of the Act of 1893 explicitly places the burden of income tax on the person who receives income or profit from the society, and holds such individual personally responsible. It takes

away from the society the obligation to deduct income tax from the money paid such persons and leaves them individually to fulfil their obligations to the Revenue.

This Section has not been repealed by any subsequent Act of Parliament.

We think it is perfectly clear (and it was so held at the time when we previously had this matter under discussion) that a society, under the provisions of Section 24 of the Industrial and Provident Societies Act, has complete exemption from charges of any kind under Schedules C and D, not only as a society, but also in respect to any charges made on the individual connected with it, and that any obligation which there may be in respect to charges payable under these schedules, on moneys payable by and received from co-operative societies, must be met and discharged by the individuals themselves. I may say, further, that the same argument applies to this form of tax as applies to the collection of income tax generally from a co-operative society, viz., that at least 90 per cent of the persons who receive interest on the money which they have invested in co-operative societies are not in receipt of incomes rendering them liable to taxation; therefore, if the tax were to be deducted from the interest paid to these persons, there would be applications for repayment in more than 90 per cent of the cases.

Presuming that these arguments are admitted, and that it be decided in favour of my contention, I am strongly of opinion that every reasonable form of assistance should be given by the officials of co-operative societies to the income tax authorities to enable them to obtain payment from such persons as are liable to pay. Therefore, whilst we hold there can be no compulsion on a society either to act as agent for the collection of the income tax or to give information or lists relating to the investors in the society, we think that friendly assistance should be given by the societies' officials in helping the Inland Revenue officers to ascertain who are liable. I have, therefore, in all cases which have come to my notice, advised co-operative secretaries to furnish the Inland Revenue officials with a list of the names of persons who, in their opinion, are liable to income tax, and who receive interest from the society, and to state also the amount which has been paid to each such individual. We have no desire, as co-operators, to escape any taxation to which we are legally liable, and it is on this ground that I have urged secretaries to assist the Revenue by a little voluntary and friendly co-operation.

Yours faithfully,

J. C. GRAY, General Secretary.

The General Secretary had an interview with the Assistant Secretary to the Board of Inland Revenue on Monday, August 24th. Following this interview, an arrangement was made between the Board of Inland Revenue and the Co-operative Union in regard to the matter, and it was decided to issue a circular of advice and instruction to societies in the following terms:—

The Customs and Inland Revenue Act, 1888, in section 24, clause 3, reads as follows, viz. :—

“ Upon payment of any interest of money or annuities charged with income tax under Schedule ‘D,’ and not payable, or not wholly payable, out of profits or gains brought in charge to such tax, the person by or through whom such interest or annuities shall be paid shall deduct thereout the rate of income tax in force at the time of such payment, and shall forthwith render an account to the Commissioners of Inland Revenue of the amount so deducted, or of the amount deducted out of so much of the interest or annuities as is not paid out of profits or gains brought into charge, as the case may be ; and such amount shall be a debt from such person to Her Majesty, and recoverable as such accordingly.”

On the strength of this section, the Board of Inland Revenue hold that co-operative societies which accept loans or moneys on deposit from members or other persons should deduct income tax from the interest paid to such loanholders and depositors, and afterwards pay the sum so deducted to the Commissioners of Inland Revenue.

The Co-operative Union, being appealed to by several societies on whom this claim has been made by Surveyors of Taxes, approached the Board of Inland Revenue on the matter, and urged that co-operative societies, by reason of the exemption given in section 24 of the Industrial and Provident Societies Act, 1893, had no obligation of any kind in respect to the charges which may be made under Schedules “C” and “D” of the Income Tax Acts.

In the opinion of the Co-operative Union, the exemption contained in the Industrial and Provident Societies Act, 1893, removes every such obligation from the societies, and places the responsibility on the individuals who receive the loan interest from the society. It is further held that the exemption given to co-operative societies not only removes the obligation of a society to pay income tax in its corporate capacity, but also includes exemption from being compelled to act as collector of the tax from other persons.

As the result of an interview with the authorities at Somerset House, it has been decided to accept the following arrangement, with the desire to promote harmonious action between co-operative societies and those who are responsible for the collection of the country’s taxes—

1. The Board of Inland Revenue agree not to push their claim for the compulsory collection and payment to the Revenue of this tax by any society which makes a return as mentioned in the next paragraph.
2. The Co-operative Union, recognising that every loanholder who is liable to pay income tax on account of his total income being £160 per annum and upwards ought to pay his proper share of income tax, recommend and urge upon every society to make a return annually to the Surveyor of Taxes for the district, giving a list containing the names, addresses, and amount of interest paid to each loanholder and depositor, who, in the opinion of the Secretary or other official of the society making the return, is in receipt of an income amounting to £130 per annum.

It is not intended that a complete list of the loanholders shall be given, but only those who are believed to reach £130 per annum, and may be liable to pay income tax. The Surveyor of Taxes, having received the list, would assess persons liable direct, and the society would have no further trouble.

The Co-operative Union earnestly urges upon co-operative societies the desirability of their rendering assistance to the Surveyors of Taxes, so as to enable them to collect what is justly and legally due. Friendly co-operation and assistance of this kind will do no harm in the co-operative movement, and will show that co-operators have no desire to escape any just liabilities which the law imposes on them. At the same time, it will establish a plan of action which will work harmoniously and without any friction as between co-operative societies and those who are responsible for National finance.

We therefore hope that all co-operative societies will accept our recommendation, and adopt the plan of making an annual return of names to the Surveyor of Taxes within the limits and on the lines suggested above.

Any society desirous of taking advantage of this arrangement should notify the fact to the District Surveyor of Taxes, at the same time forwarding him a copy of the society's rules and accounts of the preceding year.

X.—SHARE WITHDRAWALS.

(See Report 40, page 108.)

(Circular sent out to Societies, February, 1909.)

There have been several cases recently where societies have been sued in County Courts by members for money which has been paid out of such members' share accounts by the societies to the wives or other relatives or connections of members, merely on the production of the member's pass book, and without the presentation of any written authority from the member authorising the society to make such payment.

The judgment has invariably gone against the society, unless it could be proved that the money had been withdrawn by the direct or implied consent of the member, and that he had in a general way allowed these transactions to be carried on previously. In other cases the amounts thus paid out had to be paid back by the society into the member's account.

It cannot be too clearly understood that shares are the property of the individual member in whose name they stand in the books of the society. No other person has any right to touch the shares except by the express written authority of the member, and if any society parts with the shares, or any portion, to any other person, then it remains responsible to the member for payment in full of all money thus parted with.

The money deposited as shares can only be dealt with in manner as set forth in the rules, *i.e.*, by a notice of withdrawal sent in by the member, and signed by him, giving notice according to scale fixed in the rule for the amount which he desires to withdraw.

The notice being given according to rule, in writing and duly signed, can then be dealt with by the committee of the society, or by its officials with the committee's consent, and the amount may be withdrawn at once by the member without waiting for the term of notice to expire, if the committee think fit to allow it.

If the member cannot attend personally at the time the money becomes due, it can be withdrawn on his behalf by any other person who presents an authority signed by the member authorising him or her to receive the money.

The signature of the member should be carefully tested and identified by the secretary or cashier to ascertain that it corresponds with the actual signature of the member as contained on his form of application for membership, or identified in such other manner as the society may provide. This identification is required in order to protect the society against forgery. A society is responsible for money paid on forged orders, just in the same manner as a banker is responsible for money paid on a forged cheque. A co-operative investment is entitled to have as much security as a bank investment, and no banker would think of paying money without the signed authority of the investor. Co-operative investments cannot be manipulated by unauthorised persons, any more than can banking accounts.

An additional security would be gained by having the authorisation of the members also signed by a witness.

Societies have no right to jeopardise the capital of members generally merely for the purpose of meeting the convenience of members who think it too much trouble to make personal application, or to attend personally to receive their money.

Societies should insist that members make all their share withdrawals in manner prescribed by the rules, viz., after due notice is given and properly signed by the member, and by a written authority whenever he is unable to attend personally.

We have thought it necessary to issue this information to societies because of the numerous inquiries we have lately received arising out of the cases which have been decided in the Law Courts.

XI.—THE CONTROL OF BUSINESS AND EMPLOYEES BY COMMITTEES.

(See Report 41, page 108.)

The following case, which may be of use to committees of other societies, was decided in the Stafford County Court, in November, 1904.

Stafford.—Friday, November 5th, 1904 (before his Honour Judge Mulholland.)

CLAIM AGAINST THE STAFFORD CO-OPERATIVE SOCIETY.

Henry Redfern, butcher, Talbot Road, Stafford, brought an action against Messrs. A. Crighton, A. Coates, H. Collins, J. Clewlow, J. Clews, A. Maddocks,

T. Parr, J. Binns, and A. E. Dean, being the committee of the Stafford Industrial Co-operative Society Limited, to recover £19. 16s., being eleven weeks' wages at the rate of £1. 16s. per week, from August 17th, 1904 (date of special meeting at which it was resolved the plaintiff should be reinstated), to November 2nd, 1904. Mr. Burke appeared for the plaintiff, and Mr. A. Somers (Manchester) for the defendants.

Mr. Burke said this was a question of construction of the rules of the Stafford Co-operative Society.

Mr. Somers contended that the plaintiff had no right to bring the committee into court because they had discretion, and they had acted according to that discretion. Moreover, the rules of the society entitled them to do what they had done.

Mr. Burke explained that the plaintiff had for over twenty years been engaged by the society as managing butcher. In June last he was guilty of a certain fault which need not be particularised, and the committee requested him to resign. On June 28th the plaintiff sent in his resignation. Subsequently a deputation of his friends waited upon the committee, who stated that it was their unanimous decision that Mr. Redfern should not be reinstated. In pursuance of Rule 21 the plaintiff's friends called a special general meeting of the members, at which it was resolved that he should be reinstated.

The minutes of this meeting were produced, and it appeared that a resolution was passed expressing the opinion that owing to the unsatisfactory way in which the butchering department had been carried on, it would be advisable to re-appoint Mr. Redfern as manager on conditions to be defined. To this an amendment was moved that the committee reconsider their decision with a view to reinstatement, and a rider was also proposed that the action of the committee in regard to Mr. Redfern be supported. Eighty-seven voted for the resolution and eighty-two for the rider, no one voting for the amendment.

His Honour said he confessed he did not know what the rider meant, and it seemed to him to negative the resolution.

Mr. Somers said his clients ignored the whole of what happened at the meeting, because it was a recommendation and nothing more.

A long argument ensued upon the rules of the society as affecting the appointment of officers and servants, it being contended for the defence that the power of the committee over an ordinary servant of the society was absolute, whilst for the plaintiff it was submitted that the committee derived all their power from the members.

His Honour, in giving judgment, said the rules seemed to be clear. He held that the business conducted by the committee was entirely without appeal; they were like arbitrators or any other person to whom power was delegated, and the members who appointed them must abide by what they did. He thought the resolution merely amounted to a recommendation to the committee, and that the plaintiff's case failed. He non-suited the plaintiff and allowed two guineas costs, observing that there was no necessity to have subpoenaed the members of the committee.

XII.—GARNISHEE ACTIONS.

(See Report 42, pages 108 and 109.)

Leigh County Court, Friday, August 17th, 1906.

Before His Honour W. H. S. Oulton, Esquire, Barrister-at-Law, Deputy Judge.

WILLIAM MAKIN *v.* THE TYLDESLEY AND DISTRICT INDUSTRIAL CO-OPERATIVE SOCIETY LIMITED.

In this case, Mr. H. Whittingham, solicitor, of Tyldesley, appeared for the plaintiff, William Makin, and Mr. Somers (of Messrs. Aston, Harwood and Somers, solicitors, of Manchester) defended the society on behalf of the Co-operative Union.

MR. WHITTINGHAM: The plaintiff, William Makin has a judgment in the court against Thomas Ball. That judgment was obtained on the 16th of December, 1904, and was for £23. 12s. 9d. debt and costs. The balance which is still unsatisfied is £21. 7s. 9d. A summons has been issued against the Tyldesley Industrial Co-operative Society which we say owes certain moneys to Ball, which are attachable by us in favour of the plaintiff's judgment though the money is owing to the defendant. The facts are all admitted. There is a report of the society's workings finishing the 18th of June. They have a large amount of profit, and they declare a dividend of 3s. in the £ and they say this shall be paid on July 19th. The dividend of £20. 14s. and the interest 6s. 11d. were payable to Ball on the 19th of July. There is an authority that a dividend is a debt.

HIS HONOUR: You admit you cannot claim on the share capital?

MR. WHITTINGHAM: I am satisfied if I get the dividends, for my claim is only £21. 7s. 9d. and the dividend and interest amount to £21. 0s. 11d. The total amount standing to the credit of Ball in the society is £36. 18s. 9d.

HIS HONOUR: The onus is on you Mr. Somers to show that the society is not liable for this money.

MR. SOMERS: You can see that it makes no difference to the society to whomsoever they pay the money. As a co-operative society, they have to consider the rights of the members forming that society. The position of the matter is this: The Tyldesley society is an industrial and co-operative society, registered under the Industrial and Provident Societies Act of 1893, and that Act provides that every society registered under that Act must provide for the mode in which a member can terminate his membership of that society. Rule 10, which relates to withdrawals, is made in pursuance of that requirement. The rule provides that a member's interest in the society shall not be paid to any person whatever except the member himself, upon his giving notice to the society according to the scale of notice set forth in the rule. A member of a co-operative society and of an industrial and provident society stands in a *unique position*. It has been decided time after time that *in no case* and under no condition whatever *does a member of an industrial society become a creditor of the society*. A society cannot become a debtor to one of its members. There was a case in the Divisional Court of Appeal—an appeal from the decision of the Brighton County Court judge *re* the

Horsham Co-operative Society, and the point there was this: Three members came and demanded their capital from the society, and, though the society was in difficulties at the time, the members obtained payment. The County Court ordered a winding-up order on the ground that these persons were creditors. The Divisional Court, consisting of Lord Justices Charles and Bruce, decided that owing to the peculiar formation of these societies a member of such a society was under no conditions an outside creditor of the society and therefore there could be no debt due. The whole of the capital of the society, which belongs to the members composing it, is always and must always be regarded as the security for outside creditors, to meet the engagements and liabilities of the society to its trading creditors and to those who have charges against them for goods supplied. A member of a society has got his rights. If he wants his money out he must comply with the rules.

HIS HONOUR: Do you mean to say in respect to the dividend due to him he is not a creditor of the society?

MR. SOMERS: He is not a creditor of the society. Up to the moment that the money is handed over the counter, that money could be stopped at any moment by the winding-up of the society or by any outside creditor.

HIS HONOUR: Is there anything in the rules to show that a member cannot be a creditor of the society?

MR. SOMERS: He cannot by the peculiar constitution of the society. The Act of Parliament by the Industrial Societies Act of 1893 provides one way and one way alone by which the members' money can be withdrawn.

HIS HONOUR: I understand, Mr. Somers, you would admit that if the plaintiff in this action had been a *creditor* of the society then this money would have been due from the society?

MR. SOMERS: Every penny.

HIS HONOUR: The only question for me to try, then, is as to whether or not this man Makin could be a creditor of the society.

MR. SOMERS: Once a member claims his money and gives notice in the ordinary way and they make default in payment of that money, a member can take them to court then for an order that they pay over the money to him; but no notice has been given, and until the seven weeks' notice required by the rule has been given and default made he cannot by any possible means be regarded as a *creditor*. He is part and parcel of the society. It is his own society. He forms part of a number that composes that society in its corporate capacity.

HIS HONOUR: I cannot see myself why it should be distinguished from an ordinary company. What reason is there for it?

MR. SOMERS: This of course has been an organisation originally initiated by working men, and the law has, to protect them, given them very wide powers.

HIS HONOUR: In a railway company there is no reason why you should not apportion your share certificate.

MR. SOMERS: A railway company has got capital which is never extinguished. The only way in which a member or shareholder can get out of that company is by getting someone else to buy him out.

HIS HONOUR : Have you ever refused a garnishee order before ?

MR. SOMERS : Yes ; if the dividend is not withdrawn in accordance with the rules it becomes share capital. A member cannot become a creditor of the society and can only receive his money after all outside claims have been satisfied. A member can not in case of a society going down assign his share so as to put someone else in a better position than himself. I do not want to put my friend to the expense of coming here again, but I am prepared to make this suggestion : to send to the registrar a list of all the authorities on the point and take your decision at a subsequent court or through the registrar. I will give an undertaking in the meantime that nothing shall be done with the money so that you (the plaintiff) will be held absolutely secure in the event of your being entitled to the money.

MR. WHITTINGHAM : This is a special set of circumstances. The dividend is declared as being payable on a certain date. We have a garnishee order which says : " Pay us."

HIS HONOUR (in summing up) : There is no necessity to decide, and I do not decide the question as to whether the garnishee order would be available against the share capital of the members. I do not express any opinion upon it, but as regards dividend I think it is covered by Rule 18, which says : " Interest and dividend not withdrawn on the dates fixed each quarter shall be added to the member's share account and can only be paid as share capital after that time." During the interval during which this dividend was paid, and when it could have been taken out and was not taken out, and before it became share capital, the garnishee order was in force, and I shall hold that Mr. Makin was entitled to the money under the garnishee order. There is therefore *judgment for the plaintiff* in this case : William Makin to the amount of £21. 0s. 11d., the garnishees to pay the costs.

MR. SOMERS : I would ask you to make costs come out of the member's interest in the society.

HIS HONOUR : I do not see how I can. Ball is not represented here and it is very difficult to make such an order.

MR. SOMERS : If we had paid this under the garnishee he might have brought an action against us and established the fact that we were not entitled to pay a penny of his interest in the society to anybody.

HIS HONOUR : I do not think it would have been worth his while to have brought such an action, for he has not suffered any damage by it. My sympathies are all with you. I would be only too glad to do as you ask if I could see my way, but I cannot.

LANCASTER AND SKERTON CO-OPERATIVE SOCIETY LIMITED.

A GARNISHEE ACTION, NOVEMBER, 1908.

A case of considerable interest to co-operators was heard at Lancaster County Court recently, when Hubert Edward Roberts, of Morecambe, debt collector, sought to attach by garnishee, in satisfaction of a judgment for debt, a sum of

£5. 12s. 3d. which it was alleged was standing to the credit of Mrs. Jane Ann Sykes, of Euston Grove, Morecambe, in the Lancaster and Skerton society. Mr. H. Whiteside appeared for plaintiff, and Mr. T. P. Tilly for the society.

MR. WHITESIDE said Roberts had obtained judgment against Mrs. Sykes, now Mrs. Mellor, and had issued a garnishee summons upon the society to pay over all money standing in her name. He asked Mr. Tilly to produce the books.

MR. TILLY said he should do nothing of the sort without an order of the Court. Under the rules of the society they could not produce books without the written consent of the members, or resolution of the committee. She was a member, and her share capital amounted to 1s. 2d., which they would not pay over. They could not garnishee share capital.

MR. WHITESIDE : It is not only share capital ; there is the dividend.

MR. TILLY : There is no dividend where the amount spent is under £1. Mr. Tilly further stated that plaintiff had an affidavit to the effect that Mrs. Sykes had £5. 12s. 3d. in the society.

PLAINTIFF : I made it on the strength of the rules.

MR. TILLY : It is absolutely false, and made without any discretion whatever.

HIS HONOUR nonsuited plaintiff, remarking that the action was wrongly conceived.

MR. TILLY said the case was of the utmost importance to the society. They had over 11 000 members, and would be put into a queer position if tradesmen from all over the country tried to garnishee their capital. He told the plaintiff that he could not garnishee the woman's interest, and that if he would withdraw the summons, costs would not be applied for. As he had declined to take that course, he (Mr. Tilly) must now apply for costs, and he pointed out that in actions up to £10 his Honour had the power of granting costs to the extent of £1.

HIS HONOUR granted £1 costs, and also 5s. for the attendance of Mr. Varley (secretary).

XIII.—THE CHILDREN'S ACT, 1908.

(See Report 43, page 109.)

The Children Act, 1908, which was passed on December 21st, 1908, contains 134 clauses, divided into seven parts. It is only in respect to one or two of these parts that co-operative societies are likely to be affected, therefore it will not be necessary for our purpose to do more than give a general outline of the main parts of the Bill, and to give fuller details merely of those parts which are likely to affect our societies.

Part I., clauses 1 to 11.—This part deals with "Infant Life Protection," and relates to those who have charge of children and particularly to those who take charge of children for reward.

Part II., clauses 12 to 38.—These clauses deal with offences which come under the Act in regard to cruelty to children and young persons, by persons who have custody of such children and young persons, who wilfully assault, ill-treat, neglect, abandon, or expose such children in a manner likely to cause unnecessary suffering or injury to health.

Other offences are procuring and using a child or young person in any street, premises, or place for the purpose of begging or receiving alms ; also for exposing children to the risk of burning, by allowing any child under the age of seven years to be in any room containing an open fire grate not sufficiently protected to guard against the child being burnt or scalded, without taking reasonable precautions against that risk.

Part III., clauses 39 to 43.—This part of the Act deals with " Juvenile Smoking," and as this is, perhaps, the most important part of the Act as concerns co-operative societies, the clauses are here set forth in full :—

39. If any person sells to a person apparently under the age of sixteen years any cigarettes or cigarette papers, whether for his own use or not, he shall be liable, on summary conviction, in the case of a first offence to a fine not exceeding two pounds, and in the case of a second offence to a fine not exceeding five pounds, and in the case of a third or subsequent offence to a fine not exceeding ten pounds.

40. It shall be the duty of a constable and of a park keeper, being in uniform, to seize any cigarettes or cigarette papers in the possession of any person apparently under the age of sixteen whom he finds smoking in any street or public place, and any cigarettes or cigarette papers so seized shall be disposed of, if seized by a constable in such manner as the police authority may direct, and if seized by a park keeper in such manner as the authority or person by whom he was appointed may direct, and such constable or park keeper shall be authorised to search any boy so found smoking, but not a girl.

41. (1) If on complaint to a court of summary jurisdiction it is proved to the satisfaction of the court that any automatic machine for the sale of cigarettes kept on any premises is being extensively used by children or young persons, the court may order the owner of the machine or the person on whose premises the machine is kept to take such precautions to prevent the machine being so used as may be specified in the order, or, if necessary, to remove the machine, within such time as may be specified in the order. Provided that any person aggrieved by such an order may appeal against it to a court of quarter sessions.

(2) If any person against whom any such order has been made fails to comply with the order, he shall be liable on summary conviction to a fine not exceeding five pounds, and to a further fine not exceeding one pound for each day during which the offence continues.

42. The provisions of this Part of this Act which make it an offence to sell cigarettes or cigarette papers, and which authorise the seizure of cigarettes and cigarette papers, shall

not apply where the person to whom the cigarettes or cigarette papers are sold, or in whose possession they are found, was at the time employed by a manufacturer of or dealer in tobacco, either wholesale or retail, for the purposes of his business, or was a boy messenger in uniform in the employment of a messenger company and employed as such at the time.

43. (1) For the purposes of this Part of this Act the expression "cigarette" includes cut tobacco rolled up in paper, tobacco leaf, or other material in such form as to be capable of immediate use for smoking.

(2) This Part of this Act shall apply to tobacco other than cigarettes in like manner as it applies to cigarettes, except that a person shall not be guilty of an offence for selling such other tobacco to a person apparently under the age of sixteen years if he did not know, and had no reason to believe, that it was for the use of that person.

(3) This Part of this Act shall apply to smoking mixtures intended as a substitute for tobacco in like manner as it applies to cigarettes.

It should be noted that *cigarettes or cigarette papers* must never on any account be sold by a co-operative society, or any other dealer in tobacco, to any person under the age of sixteen. These articles cannot be supplied to any person under sixteen, either for his or her own use or for the use of any other person using the said young person as messenger. Societies must therefore be careful to instruct their managers and shopmen not on any account to include "cigarettes or cigarette papers" in a parcel *purchased or taken away* by young persons under sixteen years of age.

Certain exemptions are given in Section 42, but these are not likely to be required in the ordinary business of a co-operative society.

As regards the sale of tobacco generally, clause 43 applies: "The expression 'cigarette' includes cut tobacco rolled up in paper, tobacco leaf, or other material in such form as to be capable of immediate use for smoking." Therefore, tobacco which is rolled up in any material which renders it capable of immediate smoking must not be sold to or taken away by young persons.

Tobacco not so rolled up or otherwise prepared for immediate smoking may be sold to a young person under sixteen if the seller *does not know and has no reason to believe* that the tobacco is intended for the use of such young person. Therefore, if the seller believes, or knows, that the tobacco is intended for the use of some person above the age of sixteen, and that the young person by whom the tobacco is purchased or taken away is only the messenger or agent of the person entitled to purchase such tobacco, the tobacco may be safely entrusted to him; but the seller must be satisfied that the person for whom the tobacco is purchased is entitled, by his age, to do so.

Part IV., clauses 44 to 93.—These clauses relate only to the commitment

of children to industrial schools and reformatories, and therefore do not concern us.

Part V., clauses 94 to 113.—These clauses relate to proceedings in court in cases where children are concerned either as prisoners, defendants, or witnesses.

Part VI., clauses 114 to 122.—This part deals with "Miscellaneous" matters, most of which do not come within the scope of our business, but there are one or two points which may be referred to:—

Clause 116 prohibits the purchasing of old metals from persons under sixteen. "Old metal" includes scrap metal, broken metal, or partly manufactured metal goods, or old or defaced metal goods.

Clause 117 prohibits articles being taken in pawn from any person under fourteen years of age.

These two clauses do not affect co-operative societies, because they are not likely to enter into any such transactions; but it is as well to know of these provisions in the event of any of the property of a society being stolen and dealt with in this manner.

There is, however, another clause which directly affects co-operative societies, and that is clause 121, which relates to the safety of children at entertainments. Clause 121 reads:—

121. (1) Where an entertainment for children or any entertainment at which the majority of the persons attending are children is provided, and the number of children who attend the entertainment *exceeds one hundred*, and access to any part of the building in which children are accommodated *is by stairs*, it shall be the duty of the person who provides the entertainment to station and keep stationed wherever necessary a sufficient number of adult attendants, properly instructed as to their duties, to prevent more children or other persons being admitted to any such part of the building than that part can properly accommodate, and to control the movement of the children and other persons admitted to any such part whilst entering and leaving, and to take all other reasonable precautions for the safety of the children.

(2) Where the occupier of a building permits, for hire or reward, the building to be used for the purpose of an entertainment, he shall take all reasonable steps to secure the observance of the provisions of this section.

(3) If any person, on whom any obligation is imposed by this section, fails to fulfil that obligation, he shall be liable, on summary conviction, to a fine not exceeding, in the case of a first offence, fifty pounds, and in the case of a second or subsequent offence, one hundred pounds, and also, if the building in which the entertainment is given is licensed under any of the enactments relating to the licensing of theatres and of houses and other places for music or dancing, the

license shall be liable to be revoked by the authority by which the license was granted.

(4) A constable may enter any building in which he has reason to believe that such an entertainment as aforesaid is being, or is about to be, provided with a view to seeing whether the provisions of this section are carried into effect.

(5) It shall be the duty of the council of the county or county borough in which a building in which any contravention of the provisions of this section is alleged to have taken place to institute proceedings under this section if the building is a building licensed by the Lord Chamberlain, or is licensed by the council of the county or county borough under the enactments relating to the licensing of theatres or of houses and other places for music or dancing, and in any other case it shall be the duty of the police authority to institute such proceedings.

(6) This section shall not apply to any entertainment given in a private dwelling-house.

It will be seen from the clause above quoted that the obligation to provide for the safety of children at entertainments devolves, in the first place, upon *the person who provides the entertainment*, but the occupier of the building, which in the case of a co-operative hall would be the co-operative society which owned the building, is also laid under obligation to take all reasonable steps to secure the observance of the provisions of this section; and, as a further clause also imposes severe penalties on any person, on whom any obligation is imposed by the Act, who fails to fulfil such obligation, it is imperative that societies should, in the case of entertainments provided by themselves, make due provision, as required by the Act, for keeping stationed where necessary a sufficient number of adult attendants to control the movement of the children whilst entering and leaving, and to take all other reasonable precautions for their safety; and in any case where a society lets its rooms to other people who provide the entertainment, the society should appoint one or more responsible persons to be in charge of the hall and its approaches during the time that children are being admitted to the premises and remaining so in charge until the premises are cleared.

Section 131 of the Act gives the following definitions as regards "child" and "young person," viz. :—

The expression "child" means a person under the age of fourteen years;

The expression "young person" means a person who is fourteen years of age and upwards and under the age of sixteen years.

The Act came into force on April 1st, 1909, and applies to all parts of the United Kingdom, with a few minor alterations in regard to Scotland and Ireland so as to conform to the procedure laid down in the Scottish and Irish law.

XIV.—POISONS AND PHARMACY ACT, 1908.

(See Report 44, pages 109 and 110.)

(Copy of circular sent out by the Co-operative Union, January, 1909).

During the last session of Parliament an Act entitled the Poisons and Pharmacy Act was passed, its object being to regulate the sale of certain poisonous substances and to amend the Pharmacy Act.

The provisions of the Act which most concern co-operative societies are those which relate to "bodies corporate" (which term includes registered co-operative societies) carrying on the business of a chemist or druggist.

In view of the fact that a number of co-operative societies connected with the Co-operative Union do now carry on the business of a chemist and druggist and that many other societies may be desirous of adding this business to their scheme of operations, it has been thought advisable to prepare this explanatory statement for the use and guidance of such societies.

Clause (4) of section 3 of the Act reads as follows:—

"(4) A body corporate, and in Scotland a firm or partnership, may carry on the business of a pharmaceutical chemist or chemist and druggist—

- (a) If the business of the body corporate, firm, or partnership, so far as it relates to the keeping, retailing, and dispensing of poisons, is under the control and management of a superintendent who is a duly registered pharmaceutical chemist or chemist and druggist, whose name has been forwarded to the registrar appointed under the Pharmacy Act, 1852, to be entered by him in a register to be kept for that purpose, and who does not act at the same time in a similar capacity for any other body corporate, firm, or partnership; and
- (b) If in every premises where such business as aforesaid is carried on, and is not personally conducted by the superintendent, such business is not *bona-fide* conducted under the direction of the superintendent by a manager or assistant who is a duly registered pharmaceutical chemist or chemist and druggist, and whose certificate of qualification is conspicuously exhibited in the shop or other place in which he so conducts the business.

"A body corporate, and in Scotland a firm or partnership, may use the description of chemist and druggist, or of chemist or of druggist, or of dispensing chemist or druggist, if the foregoing requirements as to the carrying on of the business are observed, and if the superintendent is a member of the board of directors or other governing body of the body corporate, or of the firm or partnership, as the case may be.

"Subject as aforesaid, section 12 of the Pharmacy Act, 1852, and sections 1 and 15 of the Pharmacy Act, 1868, shall apply to a body corporate, and in Scotland to a firm or partnership, in like manner as they apply to an individual."

The sections of the Acts of 1852 and 1868 relate to the qualification and registration of persons carrying on the business of chemists and druggists. Any

such person must be duly registered as a pharmaceutical chemist, and only such persons as are qualified in accordance with the provisions of these Acts can be so registered.

The effect of this section of the Act is that a co-operative society may carry on the business of a chemist and druggist and sell all such poisons and drugs as a chemist may do provided that

- (a) A qualified chemist, who is in the sole employ of the society, is placed in charge of each shop where the business is carried on, and the name and certificate of qualification of such chemist is conspicuously exhibited in such shop; and
- (b) If such business is carried on in several shops or premises, then the whole of such premises or shops, in addition to having each its own qualified chemist, must be placed under the general supervision of one of such qualified chemists as *superintendent*, who is to have the control and management of all such business carried on by the society: In the case of a society having only *one* shop, the chemist employed in that shop is the superintendent of the business, and must be registered in like manner as required in this Act for the general superintendent.
- (c) A co-operative society can carry on all or any part of the business of a chemist and druggist, but it may not use the title or description of "chemist and druggist" or "chemist" or "druggist" unless the society has on its board of directors the superintendent of the business, who is a qualified chemist. If a society has on its board of directors a person who is a qualified chemist and who is placed in charge of and has control over the chemists and druggists department, then title of "chemist and druggist" may be used, but not otherwise.
- (d) The name of the duly registered chemist who is appointed as *superintendent* to control and manage the business of the department must be forwarded to the Registrar appointed under the Pharmacy Act of 1852 to be entered by him in a register to be kept for that purpose.

The Act means, then, that a society having a qualified chemist in charge of each of its drug shops, and in control of the whole of the drug business, may carry on the whole of the business of a chemist and druggist, but may not use either of these words nor the term of "pharmacist" in its title or description. It is not thought that this restriction, as regards the use of the words "chemist and druggist" in a title or description, will be in any way detrimental to co-operative societies in carrying on their business, as there are numerous forms of title and description which, without touching the forbidden words, will effectively answer the purpose for societies' announcements and descriptions of the business.

The Co-operative Union has been in communication with the department of Government which has to deal with these matters, and has also conferred with the Pharmaceutical Society, which possesses considerable powers under the Pharmacy Acts, and, as the result of these communications and with the approval and sanction of the above-named authorities, it has been decided to suggest the

following forms of description and title as suitable for adoption by societies which carry on the drug business, viz :—

- 1.—Drug Department.
- 2.—Dealers in Drugs.
- 3.—Dispensing and Drug Department.
- 4.—Pharmaceutical Department.
- 5.—Chemistry and Drug Department.
- 6.—Dispensing of Medicine and Sale of Drugs Department

None of the above titles, and many others which might be suggested, will in any way infringe the provisions of the Act ; at the same time they give considerable latitude to societies in the choice of a title or description.

The Co-operative Union will be glad to give such further advice and information as may be required by societies now carrying on and intending to carry on the business of a chemist and druggist, and it is hoped that all societies will consult the Co-operative Union in regard to matters connected with this particular department of business, so that there may be as far as possible uniformity in method and action.

XV.—Report of the Representative of the Co-operative Union attending the Trades Union Congress, held at Nottingham, from September 7th to 12th inclusive, 1908.

(See Report 48, page 111.)

As the Forty-first Congress was held at Nottingham, I was appointed by the Midland Sectional Board to attend as your representative, and I herewith submit a brief report of the proceedings. The delegates present numbered 520, representing 214 societies, with a membership of 1,778,000. There were also representatives of other bodies, described as fraternal delegates, viz., two from the American Federation of Labour, one from the Labour Party, one from the General Federation of Trade Unions, and one from the Co-operative Union. The President of the Congress was Mr. D. J. Shackleton, M.P. The proceedings were opened by an address of welcome by the Mayor, supported by the Sheriff, the City Members of Parliament, the Bishop, and the Chairman and Secretary of the Nottingham Trades Council. Thus a high keynote was struck at the opening of Congress, which was maintained throughout the week. The President of the Congress, who is a strong and striking personality in himself, gave a brief but lucid and telling address, dealing with Old-age Pensions, the Licensing Bill, Unemployment, &c., and strongly urged for more unity among the labour forces of the country.

On the third day the debate was suspended for the purpose of receiving fraternal greetings from the American delegates, Messrs. Creamer and Ferusuth. Each of them were presented by the chairman with a case of cutlery manufactured by the Sheffield Federated Society of Cutlers, while

Mr. Creamer's daughter was presented with a gold chain and pendant, and a blouse of local manufacture. After the American delegates and the representatives of the Labour Party and the Federation of Trade Unions had spoken, I was permitted to extend to the Congress fraternal greetings from the whole of the co-operators of Great Britain and Ireland. I tried to point out to them how both movements were working, though perhaps by different methods, for the social betterment of the people. My remarks were exceedingly well received. As this was the first Trades Union Congress I had had the privilege of attending, I was very much interested in their methods of conducting the business, as compared with our own. Most of the speakers displayed extraordinary earnestness and ability. It is impossible for me to give a detailed account of the enormous amount of business transacted, but I cannot close this brief report without saying that, in my opinion, this annual interchange of courtesies between the two movements cannot fail to bring about what I have long desired, a closer union between trade-unionists and co-operators.

SAMUEL REDFERN.

XVI.—Report of Delegate attending the Annual Conference of The National Union of Teachers.

(See Report 49, page 111.)

In accordance with my appointment by the North-Western Sectional Board to represent the Union at the fortieth annual conference of the National Union of Teachers, at Morecambe, I attended the conference on the opening day, Monday, April 12th. There were 1,800 delegates, representing 60,000 members, present. Addresses of welcome were given by the Mayors of Morecambe and Lancaster, supported by the Lord Bishop of Manchester and others. Deputations from twelve other bodies attended, including the German Teachers' Association, Swiss Teachers' Union, Educational Institute of Scotland, Irish National Teachers' Organisation, and the Co operative Union.

The inaugural address was delivered by the president, Mr. C. W. Hole, and it was exceedingly well received, being full of very valuable educational matter, which did not fail to rouse the enthusiasm of the delegates. At the conclusion of the address and the usual thanks, the reception of deputations took place, but owing to the large number of representatives each speaker was only allowed five minutes. I took the opportunity of pointing out to the conference that we of the Co-operative Union were not only interested in commercial matters, but like them were interested in and realised the power of education. I also drew their attention to the fact that the members of our societies were the parents of the children who came daily under their care and guidance; this reason, amongst others, gave us an interest in the work they had in hand. The morning session was concluded at 1 p.m.

The afternoon session was private.

During the week many important subjects were discussed, such as "Imperial Grants for Education," "Qualification of Teachers," "Compensation for Loss of Employment," "Provision of Meals," "National System of Education," &c.

It is not possible for me to give a detailed report here. However, I must say that the conference was of a high order, and cannot fail to have its effect in the cause of education in the future.

W. GREGORY.

XVII.—SUMMARISED REPORT OF THE WOMEN'S GUILDS.

(See Report 50, page 111.)

I.—ENGLAND.

[Numbers and figures cannot be fully given in this report, as the information collected for the Report to the Guild Congress is not yet to hand.]

The past year was the 25th anniversary of the Women's Co-operative Guild, and at the Annual Congress (June, 1908) the guild had 501 branches and 25,500 members. Since then, 21 new branches have been formed, bringing up the total to 522 branches, with about 26,000 members (March, 1909).

The principal celebration of the anniversary was at the Annual Congress at Burton-on-Trent. Representatives from the Swedish and Hungarian Women's Co-operative Guilds, from the French Union of Socialist Co-operative Societies, and two members of the Finnish Co-operative Wholesale Society were present, and took part in the special anniversary evening meeting. The new card of membership, designed by Mr. Muirhead Bone, was exhibited at this meeting, and described by the General Secretary. A new song, with our guild motto, "Of Whole Heart Cometh Hope," as title, was written for the occasion, and sung for the first time at this meeting. The greetings of our foreign comrades, and especially the stirring speeches of Mlle. Bonneval and Madame Renaud, aroused the greatest enthusiasm, and brought home the international character of the guild and co-operative movements.

THE MINIMUM WAGE CAMPAIGN.

The principal work of the guild in the co-operative movement during the past year has been the campaign for securing the adoption of the minimum wage for women, approved by the Newport Co-operative Congress. A paper, "A Co-operative Standard for Women Workers," was read at the Guild Annual Congress and at the autumn sectional conferences. A leaflet, giving suggestions for practical steps to be taken by guild branches, was issued by the Joint Committee of the Guild and the Amalgamated Union of Co-operative Employés. The principal recommendations were that guild branches should (1) approach their management committees to ask them to adopt the minimum wage scale, and (2) work with the local branches of the

Amalgamated Union of Co-operative Employés in trying to get women employés to join the co-operative employés' union. The first society to definitely adopt the minimum wage for women and to announce it to their members in their quarterly report has been Enfield Highway. Birmingham Industrial Society has also adopted the scale for both men and women. Several other societies have the subject under consideration. In some societies where wages are up to or above the scale, management committees do not seem to consider that any formal adoption of it is necessary. But we would earnestly appeal to these committees to definitely record the adoption of the minimum wage scale, both because their public acceptance of it is of the greatest value as an example to other societies, and also because it is an assurance to co-operators that their wages will not fall below that standard. We are hopeful that next year may see great progress made in this campaign, which is being organised jointly with the Amalgamated Union of Co-operative Employés. Besides the central Joint Committee of the guild and Amalgamated Union of Co-operative Employés, local joint committees have been formed in each of our sections (except the Northern, from which the final answer has not yet been received) for the organisation of the women shop assistants and to secure the adoption of our scale by societies.

The guild is also approaching the Co-operative Wholesale Society on behalf of the women and girls in Co-operative Wholesale Society factories. Guild members are being asked to sign the following petition:—

We, the undersigned members of the Women's Co-operative Guild, ask you to give us an assurance that, within a specified time, the following minimum wage scale for women employés is in force in all the factories of the Co-operative Wholesale Society:—

Age	14	15	16	17	18	19	20
Wages	5s.	7s.	9s.	11s.	13s.	15s.	17s.

We urge this scale as a step towards a living wage and the ultimate adoption of the principle of equal pay for equal work, (1) as members (through co-operative societies) of the Co-operative Wholesale Society, realising our responsibilities as *employers*, and recognising that the directors of the Co-operative Wholesale Society have shown themselves desirous of establishing model industrial conditions; (2) as *purchasers* and *propagadists*, desirous of buying goods made under the best conditions, and of advocating their purchase by others; and (3) as *mothers* and *workers* responsible for the creation of a higher standard of life among women.

The action of the Co-operative Wholesale Society as regards hours, provision of dining-rooms, &c., encourages us to hope that they will lead the way in establishing the minimum wage for their women workers, as they have already, we believe, accepted it for men. Our petition will show

the wide-spread co-operative support there is for the application of this principle to women's, as well as to men's, wages.

A large number of branches have included addresses from our officials on the "Minimum Wage" in their programmes.

ANTI-CREDIT CAMPAIGN.

Our two representatives on the Joint Committee on Credit Trading have again been Mrs. Hodgett and Miss Spooner, the latter acting as secretary. The chief work has been the preparation of tabulated lists, showing the membership, weekly sales, and average debt per member of the societies in each district. These lists were sent in January to the sectional and district officials of the Co-operative Union and of the Women's Co-operative Guild, with a letter inviting the co-operation of the various district committees in approaching credit-giving societies, and suggesting that joint meetings of the Union and guild district committees should be held to consider the debt lists and the action to be taken on them.

Considering the shortness of the time that has elapsed since the lists were issued, the record of work done is creditable.

Eleven district committees have responded to Miss Spooner's appeal:—

Surrey District has approached the Union District Committee, and a joint committee meeting and conference is being arranged to take place at the only cash trading society in the district, at which papers will be read treating the subject from both the man's and woman's standpoint. Credit is also given a foremost place in the district programme which has been issued to each branch.

The North Metropolitan District Committee has invited the North and East Metropolitan Union Committees to meet them in special conference, and both have agreed. The meeting will be combined with a conference on "Credit Trading." Each member of the Guild District Committee has agreed to study up and to speak on the question.

Norwich District Secretary has offered visits to branches where credit obtains.

Bristol District has taken the matter up in the Bristol Society. The general committee has replied that they cannot see their way to giving a night at present, but are doing everything possible to obtain a clean sheet with regard to the debts, and that the matter has their entire sympathy.

Devon District has arranged for a conference on "Credit."

Birmingham District has decided to help in the campaign, and will send a speaker on the subject to any branch where credit trading is in practice.

North-East Lancashire District has been in communication with the Union district secretary about a joint meeting. Bolton District will also press the matter forward. Calderdale promises to consider it at their next meeting.

Dewsbury District is trying to arrange for a round table conference with two of the societies.

Leicester and Shrewsbury districts have held successful conferences on the question.

During the year nine guild district conferences have discussed "Credit Trading."

It is also worthy of mention that, largely through the persistent efforts of the woman member on the management committee of the Stafford Society a thorough investigation has been made into the outstanding debts of that society, and a new rule, restricting credit strictly to a week, has recently been passed at a special meeting of members.

The new popular leaflet, "Cash v. Credit," issued by the Anti Credit Committee, has been in good demand, as also Mr. Gray's pamphlet (reprinted) on "The System of Credit as Practised in Co-operative Societies."

WOMEN'S SUFFRAGE.

At the Newport Co-operative Congress, a resolution in favour of extending the suffrage to women was proposed by Mr. Tweddell (Parliamentary Committee), seconded by Mr. Hodgett, and supported by Mrs. Gasson and Miss Ll. Davies, and was carried by a good majority.

The guild set itself to obtain the opinions of 1,000 co-operative men on the subject of women's suffrage, and the post-card inquiry resulted as follows:—Total number of cards returned, 1,626. Out of this number, 1,346 were in favour of including wives, 170 in favour of ratepaying women only, while there were 94 opponents and 16 doubtful.

The other work of the guild on behalf of suffrage has been chiefly that of taking part in processions and meetings organised by suffrage societies. Last June, a memorable procession, followed by a meeting in the Albert Hall, London, was joined by about 300 guild members, leading officials heading the guild contingent with our banners, and Mrs. Hodgett (president) being one of the speakers. A similar procession was organised in Manchester in November, which ended in a mass meeting in the park. At the co-operative platform, the General Secretary took the chair, supported by Mrs. Blair, Mr. Percy Redfearn, Mrs. Eddie, and Mr. Lawton, and a goodly crowd of co-operators assembled. At other platforms, Mrs. Bury spoke on "Poor Law," and Mrs. Hodgett on "Temperance," and their relation to the vote.

Two great meetings of professional and industrial women, presided over by Mrs. Garrett Anderson, M.D., the Mayor of Aldeburgh, have been held in Queen's Hall, London, and in the Free Trade Hall, Manchester, and were attended by many guild members. This month (April), during the International Suffrage Congress sittings, we are preparing to join in a procession in London, when members of women's trades and occupations, carrying appropriate symbols, will march to the Albert Hall. The guild is contributing weavers, carders, hat makers, boot workers, silk weavers, hosiery workers, and straw hat makers, as well [as co-operators, to] represent organised consumers and housewives.

At the International Congress in London, the guild will be represented by Mrs. Brown, C.C., and Mrs. Nash.

When Mr. Howard's Bill (to give residential suffrage to men and women alike) was about to be discussed in the House of Commons (March 19th), copies of our Burton Congress resolution were sent to M.P.'s, pointing out that the guild asks for the vote for married working women, and is therefore in favour of a larger measure than Mr. Stanger's Bill of last session.

Expenses connected with suffrage work are met out of a special fund.

SICK-ROOM APPLIANCES.

The movement for the provision by co-operative societies of sick-room appliances to be lent to members, continues to make good progress, and among the societies which have voted money for this purpose during the past year are Derby (£50), Tunbridge Wells (£10), Edmonton (£25), Darwen (£50), Wednesbury, and Macclesfield.

ABOLITION OF ENTRANCE FEES.

Birmingham has reduced the entrance fee to 6d. for books and 3d. to share capital; the withdrawal fee has also been reduced from 2s. to 1s. Blackley Society has reduced the entrance fee to 6d., and the amount of compulsory share capital from £3 to £1. Saffron Walden has abolished the entrance fee. The total number of societies which have now abolished or reduced their entrance fee is between sixty and seventy.

CO-OPERATIVE PRODUCTIONS.

Beverley Guild Branch secured the support of the management and educational committees for the successful carrying out of a "C.W.S. Week," which was suggested in the guild's "Programme of Winter Work." Many branches have had entertainments at which various co-operative productions were represented, and verses about them were recited.

CLASSES AND ESSAYS.

Classes for presidents have been held in twenty-eight centres, and classes for secretaries in twenty-seven. Two balance sheet classes have been held, and one or two speakers' classes. These classes have been taken by guild officials, and homework has been done between the classes. Full notes for the guidance of teachers were drawn up, and the papers, "Hints to Secretaries," "How to Conduct Business Meetings," schedules, election papers, and balance sheets were supplied to those attending the classes.

Our members (especially council members) have been asked to write a short essay on what they consider are "The Three Legal Reforms most needed by Women." So far, 12 essays have been sent in.

WOMEN ON COMMITTEES.

Mrs. Gasson and Miss Spooner have held seats on the Southern Board of the Co operative Union, Mrs. Gasson having been appointed chairman,

and being also on the United Board; Mrs. Brown (representing the guild) and Miss Madams have sat on the Educational Committee of the Union. Between forty and fifty women have been members of management committees, one being chairman of a drapery committee; and about 315 have sat on educational committees.

THE GUILD CONVALESCENT FUND.

For the year January 1st to December 31st, 1908, the receipts were £263. 3s. 1d. One hundred cases have been helped, at a cost of £147. 18s. 1d.

ANNUAL CONGRESS.

The Congress at Burton-on-Trent was the largest yet held. It was attended by over 600 delegates and officials, and over 1,000 persons were present. The principal discussions were on a Minimum Wage for Women Employés, Unemployment, Raising of School Age, Women's Suffrage, Old-Age Pensions. Co-operative women were present from Scotland, Ireland, Sweden, Hungary, and France, and two gentlemen belonging to the Co-operative Wholesale Society of Finland.

NEW PAPERS, &c.

The following papers have been issued this year:—"A Co-operative Standard for Women Workers," "Practical Steps for the Minimum Wage Campaign," "Business-like Ways for Branch Meetings," "The Work of a Secretary."

The guild has also helped in the production of the new song book for co-operators (6d. and 1d.) and the new Amalgamated Union of Co-operative Employés' leaflet "A Word to Women Workers."

The new card of membership (a wood-engraving, price 2d.) has been published this year, and so far about 11,000 have been sold. A large coloured diagram (price 1s.), in the form of a tree, representing the growth and organisation of the guild, has had a large sale among our branches, and was seen by a visitor to Finland hanging in the Finnish Co-operative Wholesale Society's offices. A set of four coloured postcards, with verses and illustrations dealing with Co-operative Wholesale Societies' productions have also been brought out.

INTERNATIONAL AND COLONIAL DOINGS.

Last summer, Miss Lilian Harris visited Cape Colony, and had a pleasant and enthusiastic meeting with our "500th Branch" at Salt River. She also visited the society at Simonstown and gave an address on the guild.

The guild in Sweden continues to make excellent progress. In Hungary, Madame Kolosvari has worked with great success, and the guild has now between 500 and 600 members.

Information about the guild has been sent to Montreal and other places in Canada, and to various foreign correspondents.

FINANCES.

We desire to express our hearty thanks to the Co-operative Union for their grant of £300.

The removal of the Guild Office from Westmorland to London means the additional expenditure of about £50 on rent and upkeep of the office. Hitherto the guild has not only had free the services of the General and Assistant Secretaries, but also rooms, light, firing, cleaning, free of cost, in the home of the General Secretary. The only paid work chargeable on the guild funds has been that of one paid clerk. Other expenses, due to the growth of the guild, have been the payment of very small honorariums to the sectional secretaries (from £2 to £12. 10s. a year, according to the size of the section), which will amount to £46. 10s. Increased grants to districts have been necessary, and classes for presidents, secretaries, and balance sheet classes have meant added expense. At the same time, the income this year will be considerably less, because we cannot reckon again on so large a grant as the special donation of £100 for our 25th anniversary kindly given us by the Co-operative Wholesale Society, and also the £65 receipts from the special sale of Guild Histories cannot be repeated.

It is now four years since the Co-operative Union has raised our grant. When £300 was first given, in 1905, the guild had 400 branches with about 20,000 members. It has now 524 branches and nearly 26,000 members. We have, therefore, made application to the Co-operative Union for a further grant of £100, which we most earnestly trust will be voted.

STATEMENT OF ACCOUNTS, 1908.

RECEIPTS.		£	s.	d.	£	s.	d.
To Balance in hand Jan. 1st, 1908—	Central Fund	0	14	11			
"	" " " " Histories.....	30	3	5			
"	" " " " Coming-of-Age Fund.....	22	16	10½			
					123	15	2½
"	Branch Subscriptions to Central Fund	197	6	0½			
"	Grant from Co-operative Union.....	300	0	0			
"	" " Co-operative Wholesale Society	100	0	0			
"	Donations to Annual Congress Fund		1	6	0		
"	Sales of Literature	£31	12	1			
"	" " Badges	40	0	3½			
"	" " Histories	34	17	2			
"	" " Trees	11	17	0			
"	" " Postcards	4	6	4			
"	" " Membership Cards	72	4	7			
					194	17	5½
"	Dividend and Interest		3	2	0		
					796	11	6
					£920	6	8½

EXPENDITURE.		£	s.	d.	£	s.	d.
By Postage, Telegrams, and Parcels		51	0	8			
„ Stationery		18	0	6½			
„ Printing		49	7	9			
„ Central Committee, Fares and Postage		29	13	0			
„ Speakers' Expenses		31	17	1			
„ Representatives' Expenses		23	7	9			
„ Joint Anti-Credit Committee		16	19	7			
„ Literature	£35	0	0½				
„ Badges	29	9	3				
„ Trees	14	2	0				
„ Postcards	17	3	0				
„ Cards of Membership	49	15	9		145	10	0½
„ Grants to Sections:—							
Midland	24	0	0				
Northern	16	0	0				
Lancashire	22	0	0				
Yorkshire	18	0	0				
Southern	35	0	0				
Western Division	11	0	0				
South-Western Division	11	10	0				
					137	10	0
„ Special Grant to Western Section					3	0	0
„ Honorariums to Sectional Secretaries (one quarter)					11	12	6
„ Sectional Conferences and Secretaries' Meetings:—							
Midland	£13	3	0½				
Northern	6	1	8½				
Lancashire	12	18	7½				
Yorkshire	11	19	9				
Southern	28	2	1				
Western and South-Western	12	11	7½				
					84	16	10
„ Grants to Districts:—							
Midland	5	0	0				
Northern	1	10	0				
Lancashire	3	0	0				
Yorkshire	10	15	0				
Southern	11	15	0				
Western and South-Western	1	17	6				
					33	17	6
„ Presidents, Secretaries, and Balance Sheet Classes					29	15	11
„ Subscriptions to International Alliance					0	10	0
„ Annual Congress:—							
Part Officials' Expenses	£30	5	7				
District Secretaries' Expenses	4	7	0				
Postage	7	10	0				
Hospitality to Foreign Representatives	6	17	6				
					49	0	1
„ Competition Prizes					0	15	0
„ Coming-of-Age Fund					2	1	10
„ Sundries					4	10	11
„ Clerk's Wages					52	18	0
„ Office Furniture and Rent (one month)					23	7	2
„ Auditor					1	1	0
„ Cheque Book					0	8	4
					801	1	6
„ Balance in hand, Dec. 31st, 1908—							
Coming-of-Age Fund	90	15	0½				
Central Fund	28	10	2				
					119	5	2½
					£920	6	8½

Examined and found correct—

GEORGE HINES, Public Auditor, under the Industrial and Provident
and Friendly Societies Acts.

February 10th, 1908.

II.—SCOTLAND.

We are pleased to record a year of steady progress. We have a large increase in the membership of the branches, and nine new branches have been added to our number. It is our aim, in building up the guild into a large and well-knit body, to not only encourage members to be loyal co-operators, but to use our influence and sympathy in the social uplifting of our women and girls.

Two papers have been issued to the branches, viz. :—"Marriage and Other Laws Relating to Women," by Mr. Jeffrey Hunter, and "Food for Reflection," by Mrs. Ritchie (whose death was recorded in last report). It is hoped that the valuable advice and information given in these papers will be both instructive and profitable.

The sections have done good work during the year. Each has shared in the work of opening new branches. The utmost harmony has prevailed between the Sectional Executive and the Central Council, for which the new office-bearers have to tender their best thanks.

At the National Conference held in Paisley last April it was agreed to let the festival lie in abeyance for a year, but we are glad to report that the Educational Committee have arranged to have the Junior Choir Competition continued, as this goes a long way to keep both the young people and their parents interested in the social side of co-operation.

· OLD-AGE PENSIONS.

We note that seven years ago our association interested themselves in the Old-Age Pension scheme, and voted a donation from the funds to help on the work. The comfort and independence which the passing of the Act has given to many old people, the large majority of whom are women, ought to encourage us, as guild members, to take a greater part in the caring for our country's welfare. We are pleased to record that three of our members sit on Old-Age Pension committees, while several give their services to distress committees, health committees, civic guild, &c.

ANNUAL MEETING.

The annual meeting was held on May 23rd in the Trades Hall, Glassford Street, Glasgow, under the auspices of St. George, St. Rollox, Glasgow Eastern, Cowlairs, and London Road societies. The hall was taxed to its utmost capacity, 320 delegates and over 100 visitors being present. Mrs. Bell presided, and was accompanied on the platform by Mrs. M'Blain, of the English Women's Guild; Mrs. O'Neil, general secretary, Irish Women's Guild; Mr. Malcolm Neil, Scottish Section; Mr. Gerrard and Mr. Young, U.C.B.S.; Mr. Torrance, St. George E.C.; the presidents and secretaries of the sections, and members of the Central Council. Mr. Torrance, on behalf of the entertaining societies, welcomed the delegates. Mrs. Bell expressed pleasure at seeing such a large gathering, and counselled the guildswomen to interest themselves in all that pertained to the working-

classes ; she also advocated loyalty, and gave a welcome to the new branches. Mrs. M'Blain expressed her pleasure at being present, and brought hearty greetings from the English guild. She stated that they in England were about to celebrate their 25th anniversary ; their membership was 25,499 ; their branches nearly 500. She urged a medical aid scheme in connection with their societies, so that members by paying so much weekly would be entitled to free medical aid during a time of sickness. They had interested themselves in the "Credit Question," the "Wages of Employés," and "Women's Suffrage" ; also, "Open Membership," &c. Mrs. O'Neil followed by thanking the Central Council for their remembrance of the Irish Women's Guild, and also for the help they had received from time to time. They had opened four new branches recently, and had great hopes for the future. Election of the three office-bearers—president, secretary, and treasurer—Mrs. Bell (Clydebank), Mrs. Slater (St. George), Mrs. M'Fie (Kinning Park), were duly elected for one year. For auditors—Mrs. Crighton and Mr. P. Anderson were elected for one year. It was agreed to increase the salary of the treasurer from £3 to £5, and the auditors' fees from 5s. to 10s., with expenses. Regarding alteration of Rules 4 and 7 *re* finance, Mrs. Buchan, on behalf of the Central Council, proposed that 3d. per member per annum be sent direct to the Central Council, and that the sections be financed by such sums as may be agreed upon at the annual meeting. A vote was taken, when it was carried that no alteration take place. Mrs. Auld (Anderston Branch) moved that in place of one penny being paid to the Central Council fund, only one halfpenny be the sum per annum. Mrs. Buchan moved the previous question, which was carried. On Rule No. 5, it was proposed to add that a "systematic visitation of branches be made, and to organise new branches." Mrs. Laird, in moving, said she thought that the branches should be visited once a year, and the Central Council be present at the formation of new branches. Mrs. Chaddock moved the previous question, which was supported by Mrs. Tulloch and Mrs. Crighton ; while Mrs. Lamont agreed with the idea, but did not think an alteration of rule necessary. "That no alteration be made" became the finding of the meeting. The next resolution was moved by Mrs. M'Lean, "That we do all in our power to maintain the principle of mutual aid and willing service among the members of the guild." In a very forcible speech she gave reasons for the resolution, which was seconded by Mrs. Campbell and unanimously agreed to. Mrs. Buchan moved "That we, as a guild, urge our members to be loyal to their own societies, and purchase only co-operative productions." Mrs. Drummond seconded, and the meeting agreed to it. Mrs. Laird submitted the following resolution :—"That we recommend the formation of children's guilds, with a view to interesting the young people in our movement." Mrs. Sage seconded, and it was agreed to. A further resolution was moved by Mrs. M'Lean, "That we recommend the advisability of forming classes for the training of guild members in the art of public speaking." Mr. Gerrard seconded. This resolution was also agreed to. It was unanimously agreed

to send two delegates to the "Co-operative Women's Congress" at Burton-on-Trent; one from the members, and one from the Central Council. Mrs. Chaddock moved a vote of thanks to the retiring secretary and treasurer, and Mrs. Galbraith moved that they, as well as Mrs. Walker and Mr. R. Stephen, be elected honorary members; the meeting agreed to Mrs. Galbraith's motion. Mrs. Laird acknowledged the compliment in felicitous terms.

SPECIAL CONFERENCE.

A conference of sectional presidents and secretaries was held with the Central Council at the beginning of the session, when the work for the winter was discussed and instructions given as to the carrying out of the resolution passed at the annual meeting, also for the opening of new branches. The secretary was instructed to send a letter to the miners' secretary in Stirling, commending their action in regard to the co-operative boycott in that district. A deputation was appointed to wait on the Glasgow Tramway Committee *re* their attitude towards the girls working in Shieldhall factory, as we considered immediate steps should be taken to secure to women and girls who work all day long the same privileges in public conveyances as are offered to men.

CREDIT TRADING.

Along with the Scottish Section, members of the Central Council have waited on the committee of each conference association, requesting them to use their influence with the societies in their district, with a view to restricting "Credit Trading." A special conference was arranged in Edinburgh, on January 23rd, by the Scottish Sectional Board, when Mr. Deans read an able paper on the subject; three members of the Central Council attended.

On the kind invitation of the English Women's Guild, we appointed two delegates (Mrs. Campbell and Mrs. Chaddock) to attend their congress at Burton-on-Trent; they brought back glowing accounts of the meeting. Mrs. M'Lean also attended the first annual meeting of the Irish Women's Guild, and reported on the progress they in Ireland are making.

Mutual aid has been tried in several branches; some report success, while others report that their membership has decreased owing to the want of qualified teachers. Only one branch (Partick) report having started a speakers' class, but we hope that now the scheme has been set agoing many more will follow. The branches all through have been devoting more of their time to interesting the young people in the movement, by arranging two or three children's nights during the session, while a large number of the branches have entertained the poor children in their district. In several societies children's guilds have been started; in some instances an address is given at the beginning of the meeting, and music and recreation fill in the other part; at the end of three months prizes are given boys and girls for the best essay on what has been taught them by the speakers.

OUR POSITION IN THE MOVEMENT.

We can only report five of our members having seats on boards of management. Mrs. Bell and Mrs. Lamont sit on the Co-operative Convalescent Homes Committee; Mrs. Linton (St. Cuthbert's), Mrs. Drummond (Jedburgh), and Mrs. Slater (Scottish Co-operative Laundry Association). We have eight members on educational committees—Mrs. M'Lean (St. Cuthbert's), Mrs. Brown and Miss J. Auld (Selkirk), Mrs. Cobban (Dundee), Mrs. Tulloch (secretary) and Mrs. Gemmell (St. George), Mrs. Sage and Mrs. Hines (St. Rollox). Mrs. Murie sits on the committee of the Glasgow and Suburbs Conference Association; Mrs. M'Lean represents the guild on the Educational Committees' Association; and Mrs. Sage represents us on the West of Scotland Women's Suffrage Association. The Veterans' Association have just altered their rules so as to admit three members of the guild to sit on their executive. These members are to be appointed at the annual meeting in May. Several of our members represent their societies as delegates at federated and conference meetings. It is worthy of note that one society (Dalry), which was passing through a very trying time, invited the women to their general meeting, and appointed one of their number as a delegate to the Paisley Manufacturing Society. Shortly after, a branch of the guild was formed, and at the end of three months they report a membership of 100. Great credit is due the board of management of this society for the manner in which they assisted in the formation of this branch. We hope that the women there, and all over our association, will justify the confidence placed in them.

We are pleased to add to our number nine new branches, viz. :—Dalry, Dumbarton, Hawick, Kilwinning, Lanark, Lochee, Muirkirk, Stanley, and Uddingston, which make 113 working branches with a combined membership of 10,884—an increase of 1,179.

THANKS.

The Central Council most sincerely thank the Co-operative Union, the Scottish Wholesale Society, the United Co-operative Baking Society, the *Scottish Co-operator* Newspaper, the Scottish Co-operative Laundry Association, for their grants; also, the educational committees that so kindly gave us hospitality in connection with our annual meeting.

OBITUARY.

It is with deep regret that we record the death of two of our honorary members, viz. :—Mrs. M'Aulay, who was one of the pioneers of our guild, and Mr. R. Stephen, who was elected an honorary member at last annual meeting, but died shortly after; also Mrs. M'Culloch, one of the early workers of the guild.

The following is the financial statement for the year 1908:—

Receipts.			Expenditure.		
	£	s d.		£	s d.
To Cash Balance, per last Report ..	69	13 7	By Grants to Sections	20	0 0
„ Grants from—			„ Hall Rent	0	12 6
S.C.W. Society Ltd.....	5	0 0	„ Auditors' Fees and Expenses... 1	5	10
<i>Scottish Co-operator</i>	2	2 0	„ Secretary's Salary for Half-year 5	0	0
Co-operative Laundry Association 1	1	0	„ Treasurer's Salary for Half-year.. 2	10	0
„ „ At Home" Income	13	19 11	„ Delegations— Ordinary	1	5 0
„ „ Special Grant from			„ Central Council Expenses	9	16 7
U.C.B.S.	2	2 0	„ Printing Account	8	15 8
„ Branch Subscriptions	0	10 0	„ Postage, &c.	3	7 10
			„ Share Expenses of Annual Meet-		
			ing	4	1 6
			„ „ At Home"—Purvey.....	18	10 0
			„ „ Expenses	4	14 0
			„ Balance (Cash in hand).....	14	9 7
Audited—					
HELEN CRIGHTON.					
P. ANDERSON.					
	£94	8 6		£94	8 6
To Balance from late Treasurer	14	9 7	By Grants to Sections	17	11 0
„ Shares in Co-operative Conva-			„ Conference Subscriptions—Ten		
lescent Homes Limited	3	0 0	at 2s. 6d. each	1	5 0
„ Grant from Co-operative Union..	100	0 0	„ Educational Committees' Associa-		
„ „ U.C.B.S. Limited....	5	0 0	tion	1	0 0
„ Sections—Printing & Stationery..	11	11 3	„ Co-operative Homes Association		
„ Interest on Bank Account	0	10 11	Limited	1	3 0
„ Branch Subscriptions.....	43	18 10	„ Hall Rent	1	2 6
			„ Auditors' Fees and Expenses ..	1	2 11
			„ Ex-Secretary's Outlays ..	1	13 9
			„ Ex-Treasurer's Out'ays.....	0	3 9
			„ Special Conference (Sections) ..	2	12 3
			„ Donation—Veterans' Association. 1	1	0
			„ Two Delegates to English Congress 6	0	0
			„ International Alliance Affiliation		
			Fee	0	10 0
			„ Congress Visitors—Seamill Homes 0	17	0
			„ Secretary's Salary for Half-year.. 5	0	0
			„ Treasurer's Salary for Half-year.. 2	10	0
			„ Delegation—Ordinary.....	3	3 0
			„ Central Council Expenses	20	6 3
			„ Printing and Stationery.....	34	16 9
			„ Postage, &c.	3	11 1
			„ Shares—Co-op. Convalescent		
			Homes Limited	3	0 0
			„ Cash in Bank.....	65	2 3
			„ Cash on hand.....	4	19 1
	£178	10 7		£178	10 7

M. SLATER, General Secretary.

III.—IRELAND.

The executive committee have pleasure, in presenting the second annual report, to be able to state that the position of the movement in Ireland has been well maintained during the year just closed. No new branches have been added during the year, although negotiations are now in progress for the opening of two new branches, one in Dublin and the other in Rosslare Harbour. The executive have been giving considerable attention to the newer branches with a view to strengthening their position, and in this respect we are pleased to be able to report a substantial increase in the membership of the branches. Visits have been paid to all the branches; in some cases, where help was most needed, the visits were more frequent.

A meeting was organised to which all the members were invited, and which was conducted by Mr. Knox, president of Belfast Society, and Mr. Gilchrist, secretary of educational committee, who gave a demonstration of "How the Business of a Meeting should be Conducted." The meeting was productive of much good.

At the last annual meeting it was decided that branches should do what they could to abolish credit trading. The matter has since been discussed at branch meetings, and it is hoped the time will soon come when cash dealing only will exist.

The branches have been carrying on their usual work, and have been actively engaged in lessons in all sorts of cookery and fancy work, while the social side has never been lost sight of. Lectures have been interspersed throughout their winter programmes on co-operative subjects, and on other matters of interest to co-operators. We have to express thanks to the Co-operative Union for the grant of £15 which we received from them, as without this we would have experienced much difficulty in carrying on our work.

We are also grateful for the assistance we have received in several ways from the Belfast Educational Committee, particularly in the hospitality shown at our first annual meeting. We have considerable difficulty to contend with. We are of the opinion that the women are beginning to take a more active interest in co-operation, and that surely, if slowly, the guild-movement will continue to make progress.

The following is the financial statement for the twelve months ending March 31st, 1909:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance, March, 1908	15	7 7½	By Committee Meetings.....	1	4 2
„ Grant from Co-operative Union..	15	0 0	„ Annual Meeting Expenses	0	12 6
„ Affiliation Fees	2	14 6	„ Conference Expenses	2	5 3
„ Advertisements on Agenda.....	1	15 0	„ Grant to Dublin	3	0 0
„ Song Books	0	13 0	„ Delegates' Expenses to S.C.W.G.	1	0 0
„ Photographs	1	0 0	„ Expenses to Ballymena	0	4 0
			„ Expenses to Congress	3	16 6
			„ Photographs.....	1	0 0
			„ Literature	3	0 5
			„ Song Books	0	10 8
			„ Secretary's Salary	2	0 0
			„ Stationery and Printing	3	7 6
			„ Postage	0	16 5
			„ Balance in hand	13	12 8½
	£36	10 1½		£36	10 1½

Audited—ARCHD. C. HUSBAND.

(Mrs.) R. O'NEILL, General Secretary.

XVIII.—INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 51, page 112.)

Summary of the subscriptions, showing how the income of the Alliance is derived, and by what countries it is supported.

COUNTRY.	No. of Paying Societies.		Total of Contributions.					
	1906-7.	1907-8.	1906-7.		1907-8.			
			£	s.	d.	£	s.	d.
Great Britain	293	285	312	1	6	422	8	6
Germany	82	89	64	15	7	227	0	9
Switzerland	12	12	29	14	0	55	10	0
Hungary	23	6	11	17	6	44	13	5
Austria	10	15	15	12	2	25	8	1
Denmark	1	1	4	18	8	8	4	0
France	31	50	16	10	0	28	0	0
Finland	2	2	3	5	0	26	10	0
Italy	6	10	6	13	9	18	0	0
Sweden	1	1	5	9	9	16	9	6
Netherlands	21	20	15	0	0	14	10	0
Belgium	11	12	6	0	0	6	10	0
Russia	4	2	6	3	5	1	5	0
Norway .....	..	1	..	..	..	1	0	0
Servia	1	1	3	0	0	3	0	0
United States	3	2	2	15	0	1	15	0
Spain	1	1	0	10	0	1	0	0
Portugal .....	..	1	..	..	..	0	10	0
Roumania	1	..	1	3	9	..	..	..
Bulgaria	1	..	1	9	7	..	..	..
British South Africa	2	2	1	5	6	1	10	6
Canada	1	..	1	10	6	0	10	0
Cyprus .....	..	..	0	10	0	0	10	0
	507	513	£510	5	8	£904	4	9

REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.



(1) IRELAND.

REPORT OF THE EXECUTIVE OF THE CO-OPERATIVE UNION, IN IRELAND, AND OF THE CONFERENCE ASSOCIATION.

(a) THE EXECUTIVE.

During the year eleven meetings were held, at which the attendances were as under :—

	Present.	Absent.
Mr. Archer	10	1
Mr. Barbour.....	6	5
Captain Bryan.....	5	4
Mr. Fleming.....	11	—
Mr. W. Gray	8	1
Mr. Knox	9	—
Mr. Palmer.....	10	1
Mr. Whitehead	1	10

The following appointments were made at the meeting held in July :—

President Mr. R. Fleming.

Treasurer Mr. H. Archer.

Secretary and Editor of local "Wheatsheaf"—

Mr. Wm. M. Knox.

Representatives on Central Board—

Messrs. Barbour and Palmer.

PROPAGANDA.

In answer to inquiries received during the year, literature for free distribution was sent to Coleraine, Bray, Rosslare, and Cork. Some of the trade organisations in Dublin have manifested interest in the movement, but we have strongly discouraged the formation of a new society where there is one already in existence. Mr. Fleming visited Portrush in response to representations which were made to us, but found not only a lack of personal interest, but also that the local conditions were unfavourable. Considerable correspondence has taken place with Cork, which was also visited, and a

provisional committee has been formed to carry the matter further. At Waterford, also through the influence of the railway men who are members of the new Rosslare Society, a keen interest is being manifested.

The new societies at Bray and Rosslare have now commenced business, and the prospects of both are very fair. The Larne Society is improving its position, and we hope to see it soon over the worst of its difficulties. Ballymena, Derry, Dublin, and Newry societies have been most affected by bad trade conditions, and have been visited and advised by members of the executive at various times; with a general improvement in trade we hope to see these adverse conditions disappear. All the other Irish societies are prospering and making very creditable progress.

On the general question of propaganda in Ireland a special report is submitted.

During the past winter a series of lectures were arranged for by the northern societies through the Irish Executive. Messrs. Rowbottom (Manchester), Ryan (Co-operative Wholesale Society), and Miss Halford, late of the International Alliance, gave an interesting and instructive series of lectures which drew good audiences. Messrs. Fleming and Knox gave addresses and lantern lectures for local societies to fairly large attendances. We hope to see all the Irish societies take advantage of this lecture scheme in the future, as we believe they will find it is a most helpful and important means of propaganda.

The following is a statement of the expenses paid by the Co-operative Union during the year 1908:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance in hand from 1907	10	0 0	By Meetings of Executive	39	2 3
„ Cash from Manchester.....	70	8 5	„ Conferences and Deputations... ..	21	6 2
			„ Secretary.....	10	0 0
			„ Balance forward to 1909	10	0 0
	<hr/>			<hr/>	
	£80	8 5		£80	8 5

(b) CONFERENCE ASSOCIATION.

Conferences were held during the year at Belfast, Lisburn, and Newry, and the attendance was good at each of them. The subjects considered were “Duties of Committee-men,” “Statistics for 1907,” and “The Relationship of Agricultural and Distributive Co-operation in Ireland.” The paper on the latter subject was prepared by Mr. W. J. M’Guffin, of Belfast, and was a review of the position and work in Ireland of the Co-operative Wholesale Society and the Irish Agricultural Organisation Society, with suggestions for the transfer of the creameries owned by the Co-operative Wholesale Society to local societies of farmers. This subject was discussed at two conferences, at which representatives attended from both the Co-operative Wholesale Society and the Irish Agricultural Organisation Society, and also from kindred associations. As a result of these conferences an understanding has been arrived at which we expect will terminate the unfortunate friction which has been going on for some time in connection with this matter.

It was decided at the conference in December last to divide the Irish Association into two districts, namely, Northern and Midland, each to hold three separate conferences and one joint conference each year, the latter to be in June; no change was made in the executive.

The societies entertaining the conferences are thanked for their hospitality, and thanks are also due to the United Co-operative Baking Society and Paisley Manufacturing Society for annual donations.

The following is the cash statement of the Conference Association for the past year:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance in hand from 1907	.....	13	19	8	By Auditing Expenses	.....	4	9	2
„ Subscriptions:—					„ Free “Wheatsheafs”	.....	0	5	0
Armagh	.....	3	7	6	„ Free copies “Co-operative Book-keeping”	.....	0	5	8
Ballymena	.....	2	8	6	„ Conferences—				
Belfast	.....	19	19	3	Belfast	.....	7	8	8
Coalisland	.....	0	7	6	Lisburn	.....	3	5	1
Dublin	.....	4	7	6	Newry	.....	16	18	11
Dublin Industrial	.....	1	12	2	„ Printing	.....	5	3	0
Keady	.....	0	7	6	„ Postages and Bank Charges	.....	3	2	11
Larne	.....	1	6	11	„ Balance to 1909	.....	19	13	3
Lisburn	.....	5	11	8					
Lucan	.....	0	18	6					
Portadown	.....	1	16	3					
„ Audit Fees Received	.....	4	4	0					
„ Delegates' Expenses Refunded	..	0	4	9					
		£60	11	8			£60	11	8

I have examined the above accounts, compared the vouchers, and found same correct.—ARCH. C. HUSBAND.

R. FLEMING, President.

WM. M. KNOX, Secretary.

(2) MIDLAND SECTION.

The attendances of the members of the Board have been as below :—

	Present	Absent.	Possible.
Mr. D. Bailey	11	—	11
Mr. G. Bastard.....	11	—	11
Mr. J. Butcher.....	11	—	11
Mr. S. Butler	10	1	11
Mr. W. J. Douse	11	—	11
Mr. J. Langley.....	11	—	11
Mr. D. McInnes	11	—	11
Mr. W. Millerchip	11	—	11
Mr. F. Rankin.....	11	—	11
Mr. S. Redfern	11	—	11
Mr. C. A. W. Saxton	10	1	11

Honorary Members.

Mr. E. L. Griffiths. Mr. W. W. Smith. Mr. Geo. Woodhouse.

The following appointments were made at the first meeting, held at Newark, July 4th, 1908:—

Chairman : Mr. S. Butler. *Treasurer* : Mr. D. Bailey.

Secretary : Mr. D. McInnes.

Representatives—

On the United Board..... Messrs. Butler and McInnes.

„ *Educational Committee*..... Mr. Redfern.

„ *Joint Propaganda Committee*..... Mr. Saxton.

For Production and matters relating thereto..... Mr. Bailey.

On Sectional Choral Association Committee..... Mr. Bastard.

„ *Educational Association Committee* Mr. Butcher.

„ *Exhibitions and Demonstrations Com.* Mr. Douse.

On Notts. District Arbitration Committee Mr. Douse.

On Anti-Credit Committee Mr. Butler.

The following statistics show the position of the movement in the section at the end of the year:—

	1908.	1907.	Increase.	Decrease.
Number of Societies ..	226 ..	234 ..	— ..	8
Share Capital.....	£3,182,255 ..	£3,034,064 ..	£148,191 ..	—
Membership	301,724 ..	288,199 ..	13,525 ..	—
Sales.....	£7,367,404 ..	£6,897,142 ..	£470,262 ..	—
Profit	£848,836 ..	£874,616 ..	— ..	£25,780

PROPAGANDA AMONG SMALL HOLDERS.

The work undertaken by the Board during the year has been of the usual character except that special attention has been given to propaganda work in districts where there are considerable numbers of small holders. The growth of co-operation among this class has resulted in the establishment during the year 1908 of thirty-five societies in the Midland Section. The leading spirits in many of these societies are members of our distributive and productive societies, who have sought guidance from the Union and have come under the Agricultural Organisation Society through our introduction. Under that society's auspices; and with the assistance of its officials they have been enabled to start on sound lines.

At Evesham and Littleton we organised meetings in September, 1908, which were addressed by Messrs. Bailey and Saxton, and by Mr. Tod, of the Agricultural Organisation Society, and which resulted in the establishment of a small holders' society at Littleton. In November, Messrs. McInnes and Griffiths addressed a meeting of small holders at Walpole where a small holders' society had been recently established, which can be conveniently served by a branch of Lynn Society; and the next evening Messrs. Butler and Griffiths (Joint Propaganda Committee) addressed a similar meeting at Holbeach, which resulted in a request for a branch of Spalding Society to be established there. Mr. Griffiths has canvassed among small holders in the vicinity of Lynn, Wisbech, and Spalding, in which district meetings have been held also by the Agricultural Organisation Society, and there is every prospect of the distributive societies at each place being benefited by the efforts of the two organisations, both in Lincolnshire and Warwickshire. Ground has already been mapped out in Staffordshire for more work of this character. Although we have, by request, been represented at conferences of small holders and of those interested in the small holdings movement, we are not in agreement with the present methods of convening some of these meetings, but as we realise there is likely to be irregularity of working and procedure at the beginning of every new movement, we have attended, hoping that as time goes on the conferences may become as truly representative of societies as those are which are convened by the Co-operative Union.

SECTIONAL CHORAL ASSOCIATION.

At our first meeting we were waited upon by representatives of the Choral Association, which has done excellent service to the movement in

raising the tone of the musical programmes of societies' festivals, and in diffusing generally a taste for good music. The association was established seven years ago, and has accomplished its work on very slender finances, its expenditure for last year being under £31. We issued an appeal for increased funds to enable the work of the association to be extended, and, while some societies responded very fairly, we feel strongly that more support should be given all round to the Choral Association in recognition of what it has been able to accomplish, notwithstanding its hitherto very limited financial resources.

AMALGAMATION.

We have been able to assist in the amalgamation of the Kettering and Woodford societies, which was accomplished on terms satisfactory to both, and which were readily accepted by the statutory meetings held at each place. At Loughborough, where a movement for amalgamation again arose last July, after a lapse of three years, we have for the second time been unsuccessful in bringing matters to an issue, the Working Men's Society having eventually declined to entertain the other society's proposal. We are as firmly convinced as ever that it would be much to the advantage of the co-operative movement if there were only one society covering this town and district, and our efforts will continue to be directed towards promoting that end.

Overtures for amalgamation are being made to Worcester Society by Evesham, which it is hoped may be entertained. Our efforts to promote an amalgamation of New Basford Society with Nottingham or Cinderhill have, so far, been fruitless.

OVERLAPPING.

On May 16th Messrs. Millerchip, Bailey, and McInnes met representatives of the Birmingham Industrial and Tamworth societies, at the Co-operative Wholesale Society's Saleroom, Birmingham, in respect to alleged overlapping of the latter society by the former at Coleshill. After very careful inquiry and inspection of maps, it was accepted by both parties and agreed to that one clause in their previously-formed agreement in respect to boundaries had been misinterpreted by the Birmingham Industrial Society, and the representatives of the society thereupon undertook to discontinue delivering goods to the house of the member about whom the misunderstanding had arisen.

Afterwards a charge of overlapping of Aston Fields Society by Stirchley was investigated, both societies being represented by two members of their committees and by their managers. The conclusion arrived at was that the position occupied by the Aston Fields Society for serving the places in dispute is not as good, at present or prospectively, as that of Stirchley Society, and the deputation from the Board favoured the establishment of a branch by the latter society at Bromsgrove, which contains an industrial population of twelve thousand as yet untouched by the movement.

In the case of Aston Fields Society and Worcester, which was next submitted, after hearing the justification of their position submitted by the Worcester Society's representatives, it was agreed that the charge of overlapping ought not to have been made by Aston Fields, there being no ground for it.

Arising from the action of Clown Society in deciding to open a branch at Cresswell, where the Bolsover Society has had a branch for several years, Clown being in the North-Western Section we took action jointly with representatives of the North-Western Board. It was not found possible to move the Clown Society from proceeding, but they agreed that their branch should be established at a distance further from the Bolsover Society's Cresswell Branch than was at first intended.

NEW SOCIETIES.

The society established early in the year 1908 at Cheadle, Staffordshire, after visits and meetings, and by advice of two members of the Board, Messrs. Butler and Millerchip, is being conducted with fair promise of success. At Clee Hill, Shropshire, a store was opened in January last as a consequence of meetings promoted by the Board, attended by Mr. Saxton, and, within the short period that has elapsed since its opening, it has made remarkable progress. At All Stretton several meetings have been held with the view of establishing a store, but our representatives who have attended are not up to the present time satisfied as to the *bona-fides* of some of the promoters, hence the movement is not being pushed. In our view there is at this place a better chance of success for a branch of some neighbouring society than for an independent society, and we held this view also in respect to Cheadle, but unfortunately there appeared to be little prospect of such lines of development being adopted by any neighbouring society at either place, hence our sanction was given to the establishment of the Cheadle Society, and possibly later a similar step may become necessary at All Stretton and Church Stretton.

A basket-making society has been established at Worcester, to which we have authorised the granting of the Co-operative Union rules, as after full inquiry had been made by Messrs. Bailey and Saxton, we found the society was possessed of adequate capital and had an assured market for its productions among local fruit and vegetable growers, who use large quantities of the society's specialities in conveying their produce to market.

SECTIONAL CONFERENCES.

These have been exceptionally well attended. The following is a list of places where they have been held, and the subjects discussed:—

August 15th, 1908.—Northampton, "Minimum Wage," introduced by Mr. Millerchip.

October 10th, 1908.—Worcester, "The Secretaries' Association: Its Aims and Objects," introduced by Mr. Thompson (Ashton-under-Lyne).

October 10th, 1908.—Worcester, "Leakage," introduced by Mr. D. Bailey.

October 10th, 1908.—Lincoln, "The Secretaries' Association," &c., introduced by Mr. W. Bentley (Bolton).

October 10th, 1908.—Lincoln, "Minimum Wage," introduced by Mr. Millerchip.

January 2nd, 1909.—Derby, "The Organising and Financing of Future Congresses," introduced by Mr. D. McInnes.

April 3rd, 1909.—Long Eaton, "The International Co-operative Alliance," introduced by Mr. D. McInnes.

Resolutions in favour of the recommendations of the Minimum Wage Committee and of the suggested new scheme for the organising and financing of future Congresses were passed at the conferences where these subjects were submitted for discussion.

S. BUTLER, Chairman.

D. McINNES, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

NO. 1.—NORTHAMPTON AND EARLS BARTON.

Executive Committee.

Mr. W. Rogers (chairman), Northampton.	Mr. C. Sheffield, Earls Barton.
„ G. T. James (secretary), Moulton.	„ W. Mellows, Harpole.
„ J. Packer, Long Buckby.	„ A. C. Minney, Yardley Hastings.
„ C. Richardson, Northampton.	„ G. Faulkner, Moulton
„ R. York, Daventry.	„ G. Arthurs, Pitsford.

We again report progress during the past year with the majority of societies in this district, both in trade and membership. The Northampton Society has added 400 new members to its roll during the year, and its trade has increased by £8,000 over the year 1907. The latest addition to the society's property is the purchase of a site upon which to erect a new central drapery and millinery and tailoring establishment. It has also opened a new branch store in Semilong Road, and has purchased a plot of land where it proposes to erect new stables and an up-to-date modern bakery when required.

The Long Buckby Society celebrated its jubilee during the year. Of the four men who journeyed to Rochdale and investigated at first hand the working of that society, Messrs. Bannister and Ward lived to see the jubilee celebration. Mr. Bannister, although 82 years of age, took part in it, and is still active despite his years. The society shows a very good increase over last year, the highest figures attained for sales, by £230.

The Earls Barton Society has commenced farming in a small way and hopes to make it a success. The staple industry of bootmaking is in a very bad state, and the committee expect to show a decrease at the end of the year's working.

The Daventry Society is forging along well and in a healthy condition.

The Moulton Society has under discussion the advisability of putting in new ovens, and has opened up trade at Overstone, a small village, by delivery of goods.

The Brixworth Society is erecting a new bakery and putting in a two-decker oven at a cost of about £600.

The Blakesley, Denton, Ecton, Pitsford, Coghone, and Braefield societies are holding their own.

Anti-Credit.—The committee have considered the circular of the Anti-Credit Committee, and have unanimously instructed the district secretary to write all the societies on this matter.

The Co-operative Wholesale Society's depôt at Northampton is still flourishing, Mr. A. Baker and his staff often rendering good assistance to the societies of the district. A Managers and Secretaries' Association has been established during the past year for the exchange of opinions on matters in connection with the trade generally. During the year the private traders of Northampton showed some signs of unrest at the progress of the movement in the county, town, and district. It leaked out that literature was in readiness for distribution, a letter was written to the public press by our esteemed co-operative auditor, Mr. W. Kay, and here the matter slumbers, but we remember the past tactics of the private traders in the boycott, and must be in readiness.

Three district conferences have been held during the year. The first took place at Long Buckby, on April 25th, Mr. Mutton, the secretary of the society, read a paper on "Leakage."

The second was held at Earls Barton, on July 18th, when Mr. Rankin introduced for discussion the subject of "Store Management and Committees' Duties."

The third took place at Harpole, on October 24th, when Mr. SurrIDGE, manager of the local society, gave a very interesting paper on "Co-operative Societies and Agricultural Small Holdings."

A sectional conference has also been held at Northampton during the Congress year.

The district executive have been active in visiting societies and addressing meetings, &c., while the educational committees have held lectures, concerts, and children's classes. The *Wheat-sheaf* is now localised by some of our societies, and biographical accounts of the pioneers of the movement in this district have appeared in its pages. At the last election of officers of the district, our late chairman, Mr. A. Timms, who had held the post for 14 years, lost his seat on the committee, as did our late colleague, Mr. Munns. Both served the district well. Our present chairman, Mr. W. Rogers, and Mr. C. Richardson were elected to fill their places on the executive.

The third was held at Kettering on Saturday, October 13th, when a paper was read by Mr. W. Ballard, of Kettering, subject: "Some Problems of the Near Future." The question of nominating a candidate for the Midland Sectional Board came up for consideration at this meeting, and after considerable discussion Mr. J. Langley was adopted unanimously as candidate for the district. It was decided to discontinue the publication of the *District Record* at the end of the year.

The fourth was a united conference with the Northampton and Earls Barton District, and was held at Northampton on Saturday, February 13th, when a paper was read by Mr. W. Rogers on "The Future Policy of Co-operation."

All the conferences have been well attended, and interest in the subjects discussed has been well maintained.

During the past year the Woodford Society has become amalgamated with the Kettering Society.

We are sorry to have to report that the Kettering Co-operative Builders have been wound up, but at the same time we are glad to say that the Kettering Industrial Society has taken over the works department, and is running it in connection with the development of the building estate. It has also purchased at the cost of £2,000 another building estate of ten acres, known as the North Park.

Desboro' Society has taken another farm of 265 acres on a three years' lease, with the option of purchase.

Market Harboro' Society has opened a new bakery and grocery branch at Medbourne, and the Burton Society has secured property in the centre of the village for further extension.

Productive co-operation continues to make good progress in the district, and good work is being done by the women's guild.

A class for managers has been formed, and the meetings are held at Northampton. The subjects considered will affect the future welfare of the movement.

These are some of the indications of progress, and we hope that they may be means of greater progress being made during the coming year than has been made in the past.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Grant from Co-operative Union..		9	13	4	By Balance due to Treasurer, Jan.				
„ Subscriptions from Societies....		7	17	0	1st, 1908		0	17	0
„ Cash due to Treasurer, January					„ Attendances-Executive Meetings		13	16	5
1st, 1909.....		0	0	10	„ General Printing and Stationery..		1	18	6
					„ Postages		0	19	3
Audited—									
THOS. PANTHER.									
		£17	11	2			£17	11	2

A. J. FOULDS, Hon. Secretary.

NO. 3.—LEICESTER.

Executive Committee.

Mr. H. Clark (chairman), Leicester.	Mr. T. O. Unwin, Shepshed.
„ W. E. Pepper (secretary), Equity Boot Society	„ S. Kemp, Leicester.
„ C. J. Marson, Coalville.	„ H. Biggs, Enderby.
„ E. Wills, Leicester Printers.	„ A. Smart, Anstey.
„ J. G. Waterfield, Gt. Wigston.	„ J. G. Wills, Hinckley.
„ J. Gillett, Groby.	„ A. H. Hibbett, Anchor Boot Socy.
„ J. Hunt, Huncote.	„ S. J. Mellor, Leicester.
„ J. Timson, Sperope Boot Society.	„ C. Armston, Croft.
„ R. Smith, Barwell.	„ E. Bent, "Morning Star" Sundries.

We have pleasure in presenting our report and balance sheet for the year ending December 31st, 1908, which shows a balance in hand of £3. 0s. 6½d.

During the year four conferences and three committee meetings have been held, and we are pleased to note that the attendances have been well maintained at our conferences.

The Leicester Distributive Society, we are sorry to say, shows a decrease in trade of £14,000 as compared with last year, due to general depression of trade in the town; but we trust this is only of a temporary character, and that a revival of trade in the town will mean more trade for our stores.

Reports to hand show encouraging results in the district generally, the Hathern Society last quarter creating a record of trade done, and Narborough Society, which started about three years ago, has found it necessary to move into more convenient premises.

Most of our productive societies have felt the general depression in trade, along with private manufacturers, but we are pleased to note there are exceptions to the rule.

The past year has seen the formation of a new productive society, in Leicester, viz., The Ideal Basket Makers, which we hope may grow and prosper in our midst.

Our educational committees have again been busy during the year with propaganda work and classes. The same applies also to our women's guilds, which have during the year obtained open membership in the Leicester Society.

The Small Holdings Society at Cosby has had a busy year getting the land into cultivation, and is very sanguine of its venture.

The Anchor Tenants have made great progress with their scheme, having now nine houses tenanted and eight more in course of erection.

Our first conference was held at Mount Sorrel on March 21st, when Mr. Kemp read a paper entitled "How Co-operation Benefits the Working Classes," which was received with such enthusiasm that several societies had the paper reprinted for distribution amongst their members.

Our second was held at Ansty on May 2nd, when Mr. J. G. Waterfield read a paper entitled, "The Small Holdings and Allotments Act of 1907 and its Application to Co-operation," when a great deal of very useful information was given, especially to country societies. In the evening a public meeting was held and addressed by Messrs. H. Clark, H. Biggs, and S. Kemp, members of the district executive.

Our third was held at Cosby on August 15th. This being our annual meeting, the officers for the current year were elected. After tea a meeting was held on the Small Holdings Estate, when the objects and claims of the society were put forward by Councillor W. E. Hincks, Messrs. J. G. Waterfield, J. Hunt, and E. T. Groome.

Our last was held on November 21st, on the premises of the Morning Star Sundries Society, when Mr. E. Wills read a paper entitled "Is Co-operative Production a Success?" which brought out a very good discussion in favour of co-operative production.

In conclusion, we wish to tender our best thanks to the Leicester Society for the generous manner in which they have entertained the committee on the occasions of their executive meetings; to the societies that have so kindly entertained our conferences; and also to societies that have subscribed to the funds of the association during the past year.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, Jan. 1st, 1908	....	5	1	5½	By Attendances—Executive Meetings	1	1	8	
„ Grant from Co-operative Union..	..	5	0	0	„ „ District Conferences	2	17	3	
„ Subscriptions from Societies	....	8	14	0	„ „ Special Propaganda—Deputations to Societies	0	5	6	
„ Mr. Kemp's Conference Paper	..	0	16	0	„ General Printing and Stationery..	5	0	6	
Audited—					„ Postages	1	2	0	
CHAS. SMITH.					„ Secretary's Salary	2	0	0	
S. DRINKWATER.					„ Congress Delegate's Expenses	3	11	6	
					„ Auditors	0	5	0	
					„ Congress Reports	0	7	6	
					„ Balance in hand of Treasurer, Jan. 1st, 1909	3	0	6½	
£19 11 5½					£19 11 5½				

W. E. PEPPER, Secretary.

No. 4.—COVENTRY.

Executive Committee.

Mr. William Garner (chairman), Coventry.	Mr. William Gregory, Rugby.
„ James Clay (sec. <i>pro tem</i>), Coventry.	„ Arthur Keane, Coventry.
„ J. Carter, Rugby.	„ Arthur Roberts, Nuneaton.
„ William Compton, Coventry.	„ H. Selvester, Nuneaton.

The committee have great regret in reporting the death, from hemorrhage, of their secretary, Mr. E. Glover, which took place at his residence on Saturday,

February 20th. This sad event removes from among us one who had endeared himself to all with whom he came into contact, and who was an enthusiast in the cause he espoused, and an eloquent exponent of the principles he advocated. The whole district has sustained a loss which it will be no light matter to repair. The work of the committee during the past year has been spread over a wide area, and has comprised many and varied activities. Commissioned by the earliest conference held during the year, the committee has tried, as far as possible, to promote the interests of co-operators under the Small Holdings Act, and although unsuccessful in bridging the gulf between the applicant and the distributing authority, it has succeeded in rousing the interests of persons in rural populations to the benefits of the Act, and has pointed them to the way of the accomplishment of their desires.

The societies in the district, although passing through a phase of industrial depression almost unknown of late years, have pushed forward in many ways.

Lockhurst Lane Society, the oldest existing society in the country, has built large central premises, and has increased considerably in members and trade—while the activities of the education committee have catered for old and young in its area.

Nuneaton Society has erected a large and up-to-date warehouse, and has formed a womens' guild, and so is now fully equipped for further extensions in trade and the education of its members.

Rugby Society has built additional premises to enable its already extensive educational work to be carried on more efficiently, and is ready for wider conquests and greater victories.

Coventry has experienced a "slump" in trade, and has passed through a trying year, but its work, educationally, has gone on increasing in extent in spite of all.

During the year six meetings of the committee have been held and five conferences have taken place in the district, as follows:—At Rugby, on April 11th, 1908, when Mr. Charleton's paper on "The Small Holdings Act" was read, and a resolution was passed empowering the district committee to take any steps that would help the attainment of the objects of the Act. A quarterly conference at Coventry, on June 27th, when Mr. E. Glover (secretary) read a paper of his own on "The Possibilities of Co-operation." A conference at Harbury, on September 19th, when a discussion on "Credit v. Cash" was entered into, with very good results. Quarterly Conference, on October 17th, at Atherstone, at which Dr. F. Herring read his paper, "Co-operation as an Aid to Longevity," which paper was printed and circulated throughout the district; and a united conference of the Coventry and Leicester districts, held at Rugby, on January 16th, 1909, when a paper was written for and read by Mr. Hardman (Rugby), on "Co-operation, Trade-unionism, and Social Problems." All these conferences were very successful, well attended, and provoked good discussions.

Visits were paid to several of the smaller societies in the rural districts, and counsel given and discussions invited, and we believe great good will follow.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand December 31st, 1907		6	6	11½	By Attendances—Executive Meetings		7	10	8
„ Grant from Co-operative Union..		5	0	0	„ „ District Conferences..		4	10	7
„ Subscriptions from Societies		8	4	6	„ General Printing and Stationery..		2	5	4
„ Co-operative Insurance Society..		0	5	0	„ Postages		1	3	9½
„ Co-operative Union, Expenses of					„ Secretary's Salary		2	0	0
Committee and to Conferences		7	7	6	„ Delegate to Congress		3	3	0
					„ Auditors		0	4	0
					„ Balance in hand of Treasurer,				
					December 31st, 1908		6	6	7
Audited—									
	JAMES CLAY.								
	ARTHUR KEENE.								
		£27	3	11½			£27	3	11½

JAMES CLAY, Sec. (*pro tem.*)

No. 5.—BIRMINGHAM.

Executive Committee.

Mr. F. H. Bruff (chairman), Birmingham Printers.	Mr. J. Jevons, Midland Sheet Metal Workers.
„ Chas. A. W. Saxton (secretary), Worcester.	„ H. W. James, Birmingham Industrial.
„ W. Summers, Ten Acres and Stirchley.	„ R. Hill, Soho.
„ M. Mills, Highley.	„ G. Jones, Alcester.
	„ A. Tanner, Kidderminster.

The past year, more especially the latter portion, has been one of considerable anxiety to committees of societies in this as in other districts, owing to the depression in the trade of the country generally; and increases in trade have not been so marked as in the previous year, there being actual decreases during the December quarter in the sales of several societies, profits being proportionally less.

Notable extensions have been made by the Birmingham Industrial and Worcester societies by the building of up-to-date bakeries, that of the former being one of the largest and best equipped in the country; the same applies to the latter in a lesser degree.

Four conferences have been held during the year. The first was at Halesowen in January, when the district secretary read Mr. W. L. Charlton's Congress paper, "Co-operation and the New Small Holdings Act, 1907—a Great Opportunity." There was a good attendance, and the paper was well discussed. It is many years since a conference was held at Halesowen, and we hope the local society will become more interested in the work of the Union in future.

The second conference was held under the auspices of the Alcester Society at Redditch. Here, although the weather was very unkind, there was a fair number of delegates to discuss Mr. McInnes' paper on "Credit," ably read by Mr. R. Heath, of Alcester. The subject created a lively debate, and no doubt will be useful in pointing out to committees the danger the giving of credit is to their respective societies.

No. 6.—STAFFORD.

Executive Committee.

Mr. J. Grantham (chairman), Cannock.	Mr. F. Mercy, Burton-on-Trent.
„ H. Sanders (secretary), Tamworth.	„ H. Hilliard, Walsall.
„ J. G. Ward, Shrewsbury.	„ J. Binns, Stafford.
„ J. W. Harris, Wednesbury.	„ A. Fullwood, Wolverhampton.
„ A. Campbell, Rugeley.	„ J. Pessel, Oakengates.
„ J. Stacey, Stone.	

We have to report a year of moderate trade. Most of our societies have made increases, although some of them are not very large.

Four conferences have been held, one of them jointly with the Birmingham District.

The first was at Cannock, on Saturday, June 27th, 1908. After the election of officers and executive, Mr. William Boden (managing secretary of Cannock Society) read his paper entitled "Co-operative Principles."

The second conference was held at Shrewsbury on Saturday, October 3rd, by request of the Central Board, to consider the questions of propaganda work in Shropshire and Mid-Wales, and small holdings. Mr. S. Redfern read a paper on the subject of propaganda, and the discussion was so brisk that "Small Holdings," which should have been taken as the second item for discussion, was not reached, and was adjourned.

The third conference was held on October 24th, and was a joint one with Birmingham District, and is known as the Birmingham Convention. This has developed into all-day meetings. At the morning conference for committees, education committees, women's guilds, &c., Mr. J. Millington read a very good paper on "The Duties of Committees;" and in the afternoon Mr. H. Vivian (secretary of the Labour Co-partnership Association) addressed the conference in the Town Hall at 3 o'clock on the question of "Labour Co-partnership." A very spirited discussion followed. The day's proceedings concluded with a grand concert.

The fourth conference was held at Oakengates on Saturday, February 27th, 1909, when Mr. N. Gartside (manager of the local society) read a very able paper, "Are our Present Methods of Propaganda and Education suitable to our Needs?"

The conferences have been well attended, and the subjects have given scope for discussion.

The trade for the year has in a few cases been quiet, but as a whole the societies have done very well.

The Burton-on-Trent Society still goes successfully along. It has now 6,000 members, and shows an increase in trade during the year of £9,000.

The Walsall Society has also made a good increase, and the branch opened at Lichfield is very successful.

Tamworth Society shows an increase in its trade of over £8,000. The farming operations this year have resulted in a loss of £368, of which £148 is attributable to the poultry farm, which is now closed.

Stafford Society has been unfortunate during the last half year, with reduced sales and a very small dividend.

Wolverhampton reports trade quiet, and the branch started at Bilston has not proved successful up to the present.

Cannock Society has done well, and has opened another branch, this time at Hednesford, and it is very successful.

Oakengates is doing well, and has just opened a very neat and compact bakery, which is doing a good trade.

Wednesbury is about to make extensions for its increasing bread trade.

Stone, Rugeley, Shrewsbury, and Ironbridge have done very well, and prospects look well in the district for still further success.

The following is the financial statement for the year 1908:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, January 1st, 1908	6 0 10	By Attendances at Executive Meetings	3 3 2
„ Grant from Co-operative Union	5 0 0	„ Attendances at District Conferences	12 7 0
„ Subscriptions from Societies	9 16 6	„ Attendances at Sectional Conferences	0 14 8
„ Union Payment for Conference	1 9 9	„ Special Propaganda—	
		Deputations to Societies	0 17 6
		„ General Printing and Stationery	0 19 1
		„ Postages	1 4 10
		„ Subscription to Women's Guild Congress	1 1 0
		„ Delegate to Congress	2 0 0
		„ Balance in hand of Treasurer, January 1st, 1909	0 0 3
	£22 7 1		£22 7 1

Audited—
JAMES GRANTHAM.

HENRY SANDERS, Hon. Secretary.

No. 7.—DERBY.

Executive Committee.

Mr. Thos. Godkin (chairman), Ripley.	Mr. E. R. Newbery, Long Eaton.
„ Thos. Leaman (secretary), Ripley.	„ F. Levick, Derby Printers.
„ Geo. Preston, Codnor Park.	„ John W. Kirk, Langley Mill.
„ George Wilson, Derby.	„ Walter Wyld, Tibshelf.
„ Jos. Swindell, Ilkeston.	„ James Ball, Bolsover. [Printers.
„ J. W. Pugh, Clay Cross.	„ T. H. Edinborough, Long Eaton

The year 1908 has been one of general prosperity in this district, notwithstanding the very serious depression in trade in some parts of the same.

Three conferences have been held. The first took place at Creswell, a branch of the Bolsover Society, on May 30th, when Mr. Dodsworth (secretary and manager of the local society) read his paper entitled "The Co-operative Wholesale Society and its Relation to the Retail Societies." The writer

was highly complimented for the clear and lucid manner in which he dealt with this all-important subject. After the meeting the majority of the delegates availed themselves of the excellent arrangements made by the local committee for a drive through a part of the Welbeck Estate, and a walk through a portion of the abbey, which was thoroughly enjoyed. A very hearty vote of thanks was given to the committee for their kindness and consideration for the comfort and enjoyment of the delegates.

The second conference was held at Long Eaton on September 12th, subjects for discussion being the "Minimum Wage" and "Small Holdings." The first was introduced by Mr. S. Clarke (Ilkeston), and the second subject by Mr. E. R. Newbery (Long Eaton). The discussion proved that there is great interest taken in both questions by co-operators.

The third was a joint conference with the District Women's Guild, which took place at Ilkeston on December 19th. Mr. John Cox (Ilkeston) read his paper entitled "Co-operative Education and Advantages of Association." The writer advocated the cause of education and association in a very able manner.

The conferences have been well attended, and the usual interest taken in the discussions well maintained.

The Bolsover Society reports a large increase in trade of about 20 per cent. Share capital and membership have also gone up. The branch at Creswell was unfortunately destroyed by fire on Friday, November 20th, 1908, but by the kind assistance of the colliery company was able to start work again on the Saturday morning, and members' orders were supplied from the Central Stores before the fire engine had left the village. The members have stood by the society with increased loyalty since. Unfortunately, we have to report a serious case of overlapping in this village, the Clown Society having started business in the same place. Undoubtedly this constant competition of one society against another is more injurious to the movement *than fire*.

Tibshelf has done remarkably well, showing an increase of nearly £1,000 in trade. It has opened a new branch at Newton recently, which is doing a trade of £100 per week. The committee attribute a deal of their success to a number of lectures given on "Co-operative Production."

Codnor Park has maintained its position in the face of the stoppage of one of the local industries. It has made a successful start in the butchering business, and it is also pleasing to note that it has come to an amicable arrangement with the Selston Society against overlapping.

Clay Cross mentions the severe depression of trade in the district, but the sales for the year show a very substantial increase and the profits are satisfactory. Despite trade depression, the Ilkeston Society shows an increase of £9,000 in sales. Commodious warehouse premises have been erected, and two further blocks of premises purchased adjoining the Central Stores. The larger societies—Long Eaton, Ripley, and Derby—are still doing well.

to Duty." At this conference a presentation was made to the honorary district secretary, in recognition of his twenty-one years' service to the association. The audited accounts for the year were submitted and adopted, and the officers and committee elected for the ensuing year.

The third conference took place at Mansfield on November 21st, when Mr. H. D. Neate read a paper entitled "Overlapping; can this Evil be Minimised? A Practical Suggestion." At the close of the discussion, the following resolution was carried:—

That as, in the opinion of this conference, the overlapping of societies is becoming such a grave menace to the continued development and success of co-operation, the district committee, with a view to preventing its growth, be requested, in conjunction with the local societies, to define the boundaries as suggested in the paper.

The last conference was held at Netherfield on February 27th, 1909, when a paper was read by Mr. W. Whitehead, on "Unemployment: Its Cause and Effects—Is Co-operation a Remedy?"

All the conferences have been well attended, from eighty to one hundred delegates being present on each occasion.

The replies to the resolution on overlapping, passed at the Mansfield conference, were referred to the Arbitration Board, and these, to the number of fifteen, have been under consideration.

The Arbitration Board, in addition to its ordinary meetings, has held four joint meetings with representatives of societies in the north-western part of the district. These meetings were initiated by the committee of the Selston Society, specially with the view of remedying the overlapping in that locality. Little progress has, however, been made in the desired direction, most of the societies appearing to prefer the present state of things to submitting to arbitration. The same may be said of the work of the board itself, and in no case has an appeal been made to it which in its efforts has, so far, relied purely on moral suasion.

Most of the societies in the district are prosperous, in spite of the general depression throughout the country, but two—those of New Basford and Radcliffe-on-Trent—give cause for considerable anxiety. Both have lost money during the past year, with consequent reduction in trade and membership, and it seems clear that unless this state of things is speedily altered both will collapse. The Arbitration Board has had the case of New Basford specially before them, with a view to terminate the overlapping from which it is suffering, but without success. An offer of assistance has been made to Radcliffe-on-Trent, but it has not, so far, been availed of.

One of the few special societies in the movement, which was connected with this district—the Ruddington Carrying Society—has found it necessary during the year to wind up. The railway now passing through the village has no doubt caused its extinction.

Peterborough Society's progress has been steady and sure throughout the year. Additional proof has been given of the mutual benefits derived from strong village societies, by the enormous success of the Stamford, Newark, Ramsey, and other departments belonging to this progressive society.

Grimsby Society reports a most successful year, with record sales. Its new business premises, consisting of three large shops and bakehouse, were opened at Immingham in May last, and a large and constantly increasing trade secured, which will, in the future, grow to very important dimensions, as this district will, without doubt, become a great centre of trade.

Grantham Society has taken a new lease of life and is progressing rapidly. Sales have greatly increased. Its new Central premises have been considerably enlarged and improved.

Gainsborough, Scunthorpe, and Boston societies have suffered severely from the depression in trade, but they are doing good work, and the members are able to draw upon their own savings to tide them over the time of difficulty.

During the year four conferences and two executive committee meetings have been held. The first conference was held at Gainsborough, in the society's new hall, in January, when Mr. A. Wood read a paper explaining the "Fielding-Wood" check system, and gave a very lucid statement of its working, which favourably impressed most of those present as to the efficiency of the check.

The second conference was held at Peterborough on April 25th, when Mr. H. Baynes read a paper on "Co-operation: Its Possibilities." This paper was lofty in ideal and was much appreciated, evoking a good discussion.

The third conference was held in July at Spalding, when Mr. D. McInnes read his paper on the "Benefits of Co-operative Societies to Loyal Members." This was a powerful appeal to members for loyalty, and for greater appreciation of the benefits derived from their various societies. The paper was much enjoyed, and a good discussion took place.

The fourth conference was held at Lincoln in October, in conjunction with the Midland Section. A paper on the "Minimum Wage" was read, and the scales suggested by Congress were advocated. The matter was fully discussed, but a very divided opinion was manifested.

The following is the financial statement for the year 1908:

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, Jan. 1st, 1908.....	8	11 9	By Attendances at Conferences and Executive Meetings	10	8 3
„ Subscriptions by Societies	5	10 0	„ Delegate to Congress	3	19 1
„ Fares and Fees, per Co-operative Union	5	3 4	„ Postages	0	16 1
			„ Fares and Fees to Authorised Delegates at Conferences	5	3 4
			„ Balance, December 31st, 1908....	8	18 4
	£29	5 1		£29	5 1

EDWIN HART, Hon. Secretary.

MIDLAND SECTION EDUCATIONAL COMMITTEES' ASSOCIATION.

Executive Committee.

Mr. A. J. Foulds (president).	Mrs. Edinborough.
„ W. Andrews (hon. sec.), Coventry.	Mr. Sam Edwards.
„ W. A. Parrott (treasurer).	„ G. Clarke.
Miss Woolley.	„ C. B. Towns.
„ Turner.	„ A. Wylid.

The educational character of the conferences that have been held during the year increases in value as the movement grows. We have had a choice and well-written selection of papers read at our conferences, interesting discussions have followed, and the attendance of delegates always gratifying to the invited societies and to those responsible for the arrangements.

The first conference and annual meeting was held in the fine room of the new stores at Melton Mowbray. This society had not been able to invite a conference before, and the fact that the first one should be an educational conference was looked upon as something like a dedication of the new buildings. The paper prepared and read by Mr. Councillor Amos Mann was "Co-operation and its Possibilities." Eighty delegates were present.

The Ten Acres and Stirehley Society invited the second conference, and arranged that it should be held in the Ruskin Hall, Bournville. Mr. T. Hackett, a member of their Education Committee, prepared and read with clearness and deliberation a paper entitled "The Use and Advantages of Local Committees," giving his own experiences and those of his fellow co-operators. He told how one such committee had called on more than 300 lapsed members, and explained that the objects of such committees were—

1. To keep in touch with the people of the district ;
2. To make the object and work of the society better known to new members, and to try to increase their interest in their society ;
3. To visit those who have lapsed, and whose purchases have declined.

To the majority of the delegates this was a new and interesting work, which was certainly shown to be an excellent agency for the Ten Acres Society, and well worthy of being practised by many others. After tea the delegates were conducted by guides over the Bournville estate.

The small but flourishing society at Barwell, near Hinckley, asked for the third conference. Here a paper, which had done good service before, was read by Mr. Towns, "The Education Committee, a Paying Concern." At the close of the paper he said: "It is some years since I brought this subject forward for discussion, and now with a riper experience gained in actual practice, more opportunities and greater facilities for testing the statements and arguments then advanced, I unhesitatingly say, with greater confidence, that money spent on education in the co-operative movement does pay." The sentiment expressed in these concluding sentences was thoroughly endorsed by the delegates present.

The last conference was held at Wigston, in the new council school for girls. The paper was prepared and read by Mr Wignall, a member of an old co-operative family, the subject being "Co-operation and its Camp Followers." The Wigston friends kindly provided printed copies of the paper.

The *Co-operative News* has on every occasion sent its representative, and good reports of the conferences have appeared in its pages.

Amongst others, the Leicester society has frequently entertained us for our committee meetings, and, as that town is the most convenient and economical for railway fares, we feel the more indebted to the friends there for their kindness.

We earnestly ask that delegates will assist in making the work of the association more effective by endeavouring to bring the subjects considered at the conferences before the notice of their own committees; also report to the association any case or circumstance where it may be of service, or any new developments in educational work.

It would be advantageous to the work generally if all educational secretaries throughout the section would send their names and addresses to the secretary of the association.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance, March, 1908.....		12	6	10	By Committee Meetings—				
„ District No. 1—					1908 May 16th—Leicester....	1	14	6	
Northampton and Earls Barton					Aug. 1st—Derby.....	2	18	7	
D.A.	0	5	0		Nov. 14th—Long Eaton..	2	9	7	
Daventry	0	5	0		1909 Jan. 23rd—Leicester...	2	6	9	
Northampton	0	5	0	„ Conferences—					
„ District No. 2—					1908 Mar. 28th—Melton Mow-				
Kettering	0	10	6		bray.....	3	10	9	
„ Havelock	0	10	6		June 20th—Bournville .	3	6	8	
„ Women's Guild ...	0	2	6		Sept. 26th—Barwell	3	13	11	
Market Harborough ..	0	5	0		Dec. 19th—Wigston	2	5	10	
Rushden.....	0	5	0	„ Printing and Stationery	3	9	0		
Wellingborough	0	10	0	„ Postage, Secretary.....	2	0	9		
Gordon Road Women's Guild	0	5	0	„ Treasurer	0	4	3½		
Northampton Rd. „	0	5	0	„ Union Representative's Fare... 1	6	0			
„ District No. 3—				„ Balance in hand, March, 1909....	7	14	1½		
Barwell	0	10	6						
Glenfield Progress.....	0	5	0						
Great Wigston, 1908 and 1909..	1	1	0						
Leicester Anchor	0	5	0						
„ Equity	0	5	0						
„ Printing, 1908 & 1909	1	1	0						
„ Women's Guild	0	5	0						
„ District No. 4—									
Andrews Watch Society, Cov-									
entry	0	5	0						
Coventry Perseverance	2	2	0						
„ Women's Guild	0	5	0						
Rugby.....	0	10	6						
„ Women's Guild ..	0	5	0						
„ District No. 5—									
Birmingham Industrial, 1909..	2	2	0						
Ten Acres	0	5	0						
Worcester New	0	10	6						
Sparkhill W.C.G.	0	2	6						
„ District No 6—									
Oswestry	0	5	0						
Shrewsbury	0	5	0						
Tamworth.....	1	1	0						
Walsall	0	10	6						
Carried forward	27	16	10	Carried forward	37	0	9		

	£	s.	d.
<i>Brought forward</i>	27	16	10
To District No. 7—			
Codnor Park	0	5	0
Derby W.C.G.	0	5	0
Ilkeston W.C.G., 1909	0	2	6
Langley Mill	1	1	0
Long Eaton	1	1	0
" W.C.G.	0	2	6
Ripley	1	1	0
„ District No. 8—			
Hucknall Torkard	1	1	0
Kirkby-in-Ashfield	0	10	0
Mansfield	1	1	0
Stapleford	0	7	6
„ District No. 9—			
Grimsby	0	5	0
Gainsborough	0	5	0
Lincoln	0	10	6
Peterborough	0	10	6
Retford	0	5	0
Grantham, 1908 and 1909	0	10	0
„ Derby Printers, Dividend	0	0	5
	£37	0	9

	£	s.	d.
<i>Brought forward</i>	37	0	9

Audited—
JOHN COX.

£3 0 9

W. ANDREWS, Hon. Secretary.

(3) NORTHERN SECTION.

The attendance of the members at the ordinary meetings held during the past year has been as under:—

	Present.	Absent.	Possible.
Mr. T. Thompson	12	—	12
„ S. Galbraith	10	2	12
„ W. R. Rae.....	10	2	12
„ J. Davison.....	10	2	12
„ Wm. Scott.....	9	3	12
„ J. Murdoch	10	2	12
„ J. Smith.....	11	1	12

HON. MEMBERS.

Mr. H. R. Bailey. Mr. W. Crooks. Mr. T. Rule.

At the meeting, held July 4th, 1908, the following appointments were made:—

Chairman of the Section Mr. T. Thompson.

Representatives on the—

United Board.....Messrs. J. Smith and J. Murdoch.

Office CommitteeMr. J. Smith.

Educational CommitteeMr. W. R. Rae.

Anti-Credit Committee.....Mr. J. Murdoch.

Sectional Office Committee—

Messrs. Thompson, Galbraith, and Davison.

WINDY NOOK FUND.

We are pleased to say that the response to our appeal for funds—out of which the needs of those who suffered through this tragedy have been relieved—has been a generous one, the sum realised reaching £1,147. 8s. 9d.

It is being administered by a board of trustees consisting of the General Secretary to the Co-operative Union, Mr. J. C. Gray; the secretary to the Windy Nook Society, Mr. J. Grey; and three members of the Sectional Board, Messrs. T. Thompson, W. R. Rae, and W. Clayton.

To Mrs. Patterson and her children there is at present being paid 22s. per week. To Mr. C. Carr, a member of the committee, who was injured and who was off work for some time, a lump sum, as compensation for loss of work and inconvenience suffered, was paid.

WORKINGTON AMALGAMATION.

For many years there has been in Workington two co-operative societies. Some of those most closely associated with them felt that the interests of co-operation in that town could be more effectively served by having one strong society, with such branches as were necessary to conveniently meet the needs of the members, rather than two small societies, each with several branch shops, some of which were situated quite close to each other. When, at the last Sectional Conference held at Workington, a paper on "Amalgamation" was read, the members of the two committees resolved on another attempt to bring the societies together. Several meetings between these committees and representatives from the Sectional Board were held with a view of preparing a suitable scheme, and when this was completed a joint meeting of the members of the two societies was held in the Duke Street Mission Hall, and the terms and conditions submitted and approved with only eight dissentients. Between this meeting and the special meetings of the societies held two months later, however, forces were at work attempting to thwart the efforts of practically the whole of the committee, and we regret to say they succeeded. At the same time the voting showed that the committees' suggestions had met with considerable support, and will doubtless encourage them to make another attempt, which we hope will be successful. Time is on their side, and the effort recently made has convinced those who have been associated with it, that the next step in the onward march of the movement lies in this direction. Not only is it the only permanent remedy for the evil of overlapping, but it will in some degree help to solve one of the problems that obtrudes, to-day as never before, viz., "Unemployment," and in justice to itself the movement is bound to make this attempt, and we believe in the near future will do so, though it will not be accomplished without much hard work and some sacrifice.

DEMONSTRATION AND EXHIBITION.

The fifth annual exhibition was held in the Old Paper Mill, Workington. Taking account of all the circumstances, it was one of the most successful ever held, and due in a large measure to the hard work and enthusiasm put into it by the local societies that left no stone unturned to secure this result. Previous to the opening there was a huge procession, headed by the Clifton Brass Band, and starting from the Central Square. It was composed of motors, lorries, &c., laden with co-operative products, and the spectators who lined the streets were loud in their praise of the excellence of the turnout. It certainly was a red-letter day in Workington, and drew from one of the judges high commendation. The committee offered £3. 10s. in prizes for the best decorated horses, and there were about thirty entries. Mr. R. Dalzell, J.P., Clarendon House, Clifton, and Mr. J. Paisley, Moresby House, Whitehaven, were the judges, and they found some excellent exhibits to adjudicate upon. First prize of £2 went to the Carlisle Society, and second and third, of £1 and 10s. respectively, to the Workington Industrial Society.

Prizes for the best dressed windows were awarded as follows:—1, Jane Street, Corporation Road Branch; 2, Beehive, Westfield Branch; 3, Jane Street, Station Road Branch; 4, Jane Street, Central Branch.

On reaching the paper mill, which was beautifully decorated and well adapted for an exhibition, the opening ceremony took place, Mr. J. S. Beattie presiding. Mr. Murdoch performed the opening ceremony, and made an excellent speech on the benefits of co-operation to the working classes. At 5 o'clock there was a joint conference of committees and employés in the Beehive Society's Hall, when a paper was read by Mr. Joseph Hallsworth, entitled "The Relation of Employés to the Productive Side of the Movement." There was a good attendance of delegates and an excellent discussion. On the Thursday there was a Women's Guild Conference, attended by about 90 persons, and at which addresses were given by Mrs. McBlain and Mrs. Scurlock. On the Friday night a public meeting and concert was held in the Duke Street Mission Hall under the presidency of Mr. T. Blackburn, and at which addresses were delivered by Mr. Aneurin Williams (London) and Mr. Miles Parkes (Crewe). On the Saturday the annual Sectional Conference was held, when some 150 delegates attended. After considering the report, the Sectional Secretary read a paper on "A Plea for Amalgamation," which provoked an interesting discussion. This meeting was presided over by the chairman of the Northern Sectional Board.

CHORAL COMPETITION.

The sixth competition was held in the Co-operative Wholesale Society's Dining Hall on Wednesday, May 6th, 1909, and was a pronounced success. The adjudicator was Mr. Newton Laycock (Sunderland), and the following test pieces selected by him:—

- Mixed voiced choirs "When winds breathe soft" *Webbe.*
- Mixed voiced quartette . . "I prithee send me back my heart" *Smart.*
- Soprano solo "She wandered down the mountain side." . *Clay.*
- Contralto solo "Speak on, sweet voice" *Teresa Del Riego.*
- Tenor solo "I seek for thee in every flower" *Ganz.*
- Bass solo "When bright eyes glance" *Hedgcock.*

The scale marks were as follows:—	Marks.
Accuracy of notes and time	10
Quality of tone, blend, and intonation	20
Attack, pronunciation, and oneness of vowels	10
Mechanical expressions, tempo and rhythm	20
Higher (soulful) expression and general effect	20
	—
Total	80

The results were as follows:—Choirs: Shield and 1st prize, £3, Consett (77); 2nd prize, £3, Bishop Auckland (73); 3rd prize, £2. 10s., Newcastle (72); 4th prize, £1. 10s., Ashington (70).

Soloists: Soprano, Hartlepool; contralto, Sunderland; tenor and bass, Newcastle. The prizes were 20s. for each part. The quartette competition was won by Ashington; amount of prize, 20s.

From the list of marks it will be seen that the singing was of high order and Consett Choir are to be congratulated in having won the shield four years in succession. It is with deep regret that we have to record the death of the conductor of the Consett Choir, Mr. C. Shelling, after a brief illness. Every member in that choir will unhesitatingly say that a large measure of their success was due to the fact that they had in him such a competent leader. There were very few that possessed such a thorough knowledge of music as he did, and fewer still who could handle a choir with such tact and skill. They had absolute confidence in his judgment and ability, and knew that if they did not succeed the fault lay not with him, and therefore their best efforts were put forth to command success. He was delighted at the prospect of sharing in the musical honours in connection with the forthcoming Congress, arrangements having been made for Consett Choir to supply the music on the Monday night at the reception of the foreign delegates in the Town Hall.

OVERLAPPING.

No person claiming to be a co-operator can view with equanimity the growing competition within the movement. Each year shows the evil becoming more pronounced, and, unless checked, it is not difficult to see what the ultimate result must be. It is a disintegrating force of the worst kind, and when carried on in the name of an organisation, one of whose avowed aims is to substitute co-operative effort for that of unregulated competition, it is very difficult to excuse the conduct of those responsible. There is satisfaction, however, in the fact that some societies are beginning to recognise that it is an evil and must be removed, and, with a view towards this, efforts are being made in three or four districts to deal with it. The suggested methods are "The payment of uniform dividends over given areas," and "Amalgamation of societies suitably grouped for such a purpose." There can be little doubt that the latter is the only permanent solution, but until societies become more truly co-operative than they are at present, and place the interest of the movement as a whole before that of their own society, this method will not be adopted.

The other method is being taken up by groups of societies in Nos. 2, 4, 5, and 6 districts, and if arrangements can be made to pay uniform dividends over given areas one of the causes of overlapping will have been removed. Perhaps, too, such an arrangement will have the effect of creating a more friendly relation between societies, and this, with a clearer recognition of the aims and possibilities of the movement, will form an atmosphere that ought to make the larger object easier of accomplishment.

CREDIT TRADING.

During the year this subject has been given a good deal of attention, especially in three of the districts, it being felt that in an organisation founded

to assist the working classes of this country it ought not to be easy for them to get into debt. It is true that in some of the other sections the average debt per member is higher than in this, but it is also true that ours is higher by 36 per cent than that of the movement as a whole, and what is worse, it is on the increase. In the year 1906-7 it amounted to 10s. 10d. per member, for 1907-8 it reached 11s. 5d. Below are the particulars for the Northern Section :—

Members.	District.	Debts. £	Average Debt per Member.		
			£	s.	d.
18,746	.... No. 1.	11,490	0	12	1
41,983	.... No. 2.	13,208	0	6	3
29,505	.... No. 3.	32,217	1	1	9
33,175	.... No. 4.	24,948	0	14	10
68,434	.... No. 5.	44,251	0	12	10
43,230	.... No. 6.	36,878	0	17	4
57,157	.... No. 7.	6,030	0	2	1
<hr/>					
292,230		£169,022	£0	11	6
Increase on members during year			12,874		
Increase of debts during year			£17,098		
Average increase of debt per member ..			8d.		

You will observe the marked difference between the average debts in No. 7 and those in other districts. Whilst the trading conditions obtaining in each district may not be exactly the same, yet we think all will agree that no adequate reason can be assigned for such a disparity as these figures show. Leaving out this district the average for the other six works out at 13s. 10d., which is 64 per cent higher than that of the whole. We earnestly hope that a determined effort will be made during the ensuing year to substantially reduce the amount, and there is no doubt we will succeed.

SMALL HOLDINGS.

Some time ago a circular was sent out by the Co-operative Union advising societies to take advantage of this Act which came into force on January 1st of last year, and suggesting that societies should amend their rules so as to include as one of their objects "The provision or the profitable working of small holdings or allotments." By so doing the society would, under the council, be the landlord, and could sublet the land to its members to cultivate as "small holders." It could also assist them with capital, and likewise help to provide a market for the disposal of their produce. With a view of giving members further information on this matter a series of lectures were given by Mr. Todd, chief organiser for the Agricultural Organisation Society. These were very instructive and the meetings well attended. Up to the present, so far as we know, two societies have altered their rules to meet the requirements of the Act. Consett Society—which is one of them—has offered to provide land for suitable applicants, but the

response up to the time of writing has not been very encouraging. We feel sure, however, that it is a subject well worth the consideration of societies and would materially widen the scope of co-operative effort.

TRAINING OF CO-OPERATIVE EMPLOYEES.

Perhaps in no department of the Union's work has more substantial progress been made than in that pertaining to the training of a section of our employés. Classes for book-keeping and management have been held for several years now, and there can not be any doubt that our senior employés and managers have derived benefit from attending such classes. It has been felt, however, that we ought to start with the apprentice as such, and so train him in the years of his apprenticeship that he would be better fitted to take full advantage of these advanced classes afterwards. Proposals have, therefore, been submitted for extending the scheme so that it shall start with him as apprentice, and train him step by step till he is fitted to take up the position of general manager, when required so to do. Already one conference has been held in this section, at which there were present 200 delegates, and it was proposed to hold another on April 3rd in another district, when the scheme will again be fully outlined. There can be no doubt that it will be to the advantage of the society no less than the employé that he should be as fully equipped as possible for his duties, and we therefore ask you to give the scheme your careful and favourable consideration. A small committee has been formed to discuss or give information on any matters relating to it. Copies of the pamphlet may be had on application to the Sectional Secretary.

MANAGERS' CONFERENCE.

On May 20th a conference of managers and committees was held at Scotswood (Blaydon Franch), at which Mr. G. R. Nichol (Pegswood) read a paper entitled "The Duties and Responsibilities of Committees and Managers and their Relation to each other," and in which he argued that to ensure the maximum success in any society the manager and his committee must understand each other and work together. A profitable discussion followed, to which he suitably replied. Mr. S. Galbraith presided, and there were present 95 delegates. At the close of the conference Blaydon Society kindly entertained the delegates to tea.

SECRETARIES' CONFERENCE.

The annual conference of secretaries and committees was held in the Co-operative Wholesale Society's Dining Hall on Wednesday, December 16th, at which addresses were given on the aims, objects, and necessity of a secretaries' association, followed by an address and demonstration on the advantages of the "Fielding-Wood" Check System. The usefulness of this conference was minimised by crowding too much into it, there not being time to adequately discuss and criticise the addresses given. There was a good attendance of delegates, and the chair was occupied by Mr. T. Thompson.

CLASSES.

During the year classes for book-keeping have been held in connection with fourteen societies in this section, the total number of students being 344; Annfield Plain having taken the lead—five classes and 95 students. There have also been held five classes for the study of "Co-operation," three for "Citizenship," and one for "Economics." This is an increase of two adult classes as compared with last year.

Two managers' classes have been held, one at Morpeth and one at Birtley. The number of students joining being 35.

There has also been a class held at West Stanley on the "Art of Teaching." Eleven students—most of them co-operative teachers—have registered their names, and appreciate very highly the instruction that is being given in this subject.

1909 CONGRESS.

During the past six months we have been busily engaged preparing for the Annual Congress which, after a lapse of seven years, comes once more to the North, and which will be held in Newcastle during Whit-week of this year. Towards the end of last year a strong Reception Committee was appointed to whom was entrusted the superintendency of the work involved in connection with such a gathering. Out of this committee several sub-committees have been formed to carry out the details, and have set about their task with an enthusiasm that bids fair to make it one of the most successful Congresses that has ever been held. In regard to the appeal for funds to meet the necessary expenses connected therewith, the response has in the main been liberal and worthy of the section, and in all probability will, with care and economy, be quite sufficient for the purpose. We are sure that it is the desire of each society that the welcome and hospitality we offer to our guests, from not only other sections in this country, but to those who visit us each year from Italy, France, Germany, and elsewhere, shall be equal to that we are in the habit of receiving at the hands of our friends in other co-operative centres in Great Britain.

OBITUARY.

It is with regret that we have to record the death of Mr. Casson, of Wallsend. He was an asset, not only to his own society, which he served faithfully and well for many years, but to the co-operative movement generally. Though of a retiring disposition, he was not afraid to express his convictions, and being a clear thinker and possessing a sound judgment, they always carried weight. The deceased gentleman had been a member of the Wallsend Co-operative Society for 25 years, and prior to coming to the borough he was associated with the Sunderland Co-operative Society as a member of the Educational Committee. On taking up his residence in Wallsend he immediately became identified with the Co-operative Society. During that time the membership of the society has increased from 1,700 to 5,100, and the trade from £70,000 to £150,000 per annum. He served on

the Board of Management, and was first elected president in January, 1895, and after serving two years he retired according to rule. After the expiration of two years he was again appointed president, and served for four years. He retired in 1901, but in 1906 was re-elected to the position he had previously held with distinction, and he remained in office up to the time of his death. At the time of his demise he was the Wallsend representative on the Reception Committee in connection with the Annual Co-operative Congress to be held in Newcastle during Whit week. In the educational side of the co-operative movement he took a special interest, and for some years was chairman of the Wallsend Co-operative Educational Committee. He was keenly interested in everything that affected the social welfare of his town, and always a strong advocate of municipalisation. At one time he was Liberal in politics, but later joined the Socialist movement, and was regarded as the leader of the Independent Labour Party in Wallsend. He was one of the newly-appointed magistrates for the borough, but as the court had not at that time been formally instituted he never acted in that official capacity. His end came with tragic suddenness. While following his occupation as foreman engineer at a local shipyard, he was knocked down a dock thirty-three feet deep by a travelling crane, and though assistance was promptly rendered life was found to be extinct. He leaves behind a widow and grown-up family.

T. THOMPSON, Chairman.

W. CLAYTON, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—NORTH NORTHUMBERLAND.

Executive Committee.

Mr. James Strong (chairman), Ashington.	Mr. Thomas Jackson, Pegswood.
„ Geo. Hardy (secretary), Bank Top, Bedlington.	„ R. Lec, Bedlington.
„ John Gillian, Ashington.	„ T. Young, Broomhill.
„ James Herdman, Newbiggin.	„ John Davison, Bedlington (sectional representative).

During the year we have to record the holding of four conferences, as follows:—

The first was at Bedlington Station, on May 9th, 1908, at which Mr. Clayton read his paper, “Our Duty to the Employé, and the Character of the Service he can render to the Movement.”

The second conference was held at Tweedmouth on Saturday, July 25th, 1909, at which the secretary read Mr. Allan’s paper, entitled “The Triumphs and Possibilities of Co-operation;” after which we were favoured with the report of Congress by Mr. J. Dodds (Choppington). At this con-

The next conference was held at Willington Quay on October 24th, at which Mr. C. F. Brown read Mr. Raisey's paper on "Our Defects, and How we should Remedy Them," after which a good discussion followed.

The fourth conference was held at Wallsend on February 6th, 1909, at which Mr. T. G. Hunter read Mr. H. Whalley's paper, "Our Duty." This paper produced an interesting and profitable discussion.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office		11	11	5	By Conferences		7	11	11
					„ Executive Meetings		3	19	6
		<hr/>					<hr/>		
		£11	11	5			£11	11	5

JOSEPH WIGHT, Hon. Secretary.

No. 3.—CUMBERLAND AND WESTMORLAND.

Executive Committee.

Mr. Irving Graham, J.P. (chairman), Carlisle.	Mr. A Richardson, Egremont.
„ E. Nelson (secretary), Workington.	„ J. Pearson, Cleator Moor.
„ Nicholas Ismay, Maryport.	„ John Stephenson, Aspatria.
	„ W. Hunt, Workington.

Sectional Representative: Mr. J. Murdoch, Workington.

During the year the committee has held three meetings and four conferences, as follows :—

May 3rd. at Workington, in conjunction with the Annual Sectional Exhibition and Conference, when a paper on "Amalgamation" was read by Mr. Clayton. An interesting discussion followed, which eventuated in an earnest effort being made to join the two Workington societies. Several meetings of the two committees were held with representatives of the Sectional Board to further the scheme. At a united meeting of both societies, held in one of the largest halls in the town, a resolution in favour of amalgamation was carried by a very large majority, but when it was put to the vote of the separate societies the vote was lost.

On July 18th, at Cleator Moor, when the annual report was presented by the secretary and accepted as satisfactory, Mr. King read Mr. Smith's paper on "Insurance." An interesting discussion followed.

At Aspatria, on November 14th, when Mr. Davies (Amalgamated Union of Co-operative Employés) dealt with the question of the "Minimum Wage to Co-operative Employés" in such a manner as to win the sympathy of the delegates. An interesting conversation followed, which could only result in good to the employés in No. 3 District.

The fourth conference was held at Carlisle on February 13th, when Mr. J. Stephenson (Aspatria), at the request of the district committee, read a paper on "Cash *versus* Credit Trading in Co-operative Societies." In an able paper he pointed out the difficulties and dangers of the present increase of outstanding accounts, and pleaded for a reversion to the Rochdale type

of co-operation. The discussion was highly interesting, many delegates favouring credit in some form or other, seeing no harm whatever in present methods. There is evident room for the work of the Anti-Credit Committee in No. 3 District of the Northern Section.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office.....		20	2	0	By Conferences		12	17	3
					„ Executive Meetings		6	16	10
					„ Postages		0	7	11
		<hr/>					<hr/>		
		£20	2	0			£20	2	0

W. HUNT, Hon. Secretary.

No. 4.—WEST DURHAM AND SOUTH NORTHUMBERLAND.

Executive Committee.

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|---|-------------------------------|
| Mr. Wm. Hewison (chairman), West Stanley. | Mr. W. Turner, Prudhoe. |
| „ G. T. Egglestone (secretary), Consett. | „ W. Fletcher, Swalwell. |
| „ J. N. Kerr, Throckley. | „ J. Harrison, Tantobie. |
| | „ G. Swailes, Shotley Bridge. |

Sectional Representative: Mr. W. Scott, Blaydon.

In presenting the report of the above district, it is gratifying to again be able to state that the conferences held during the year have been exceptionally well attended, and very great interest has been taken in the various subjects discussed.

Our first conference was held on April 4th, 1908, in the New Hall, West Stanley, under the presidency of Mr. Isaac Nixon (president of the West Stanley Society). Nominations for the executive were taken, and resulted in the election of Messrs. J. Harrison (Tantobie), W. Fletcher (Swalwell), J. N. Kerr (Throckley), W. Turner (Prudhoe, for Blaydon), Geo. Swailes (Shotley Bridge), for committee; W. Hewison (West Stanley), chairman; G. T. Egglestone (Consett), secretary. Mr. W. Clayton (secretary of the Co-operative Union, Northern Section, Newcastle) then read his excellent paper entitled "A Plea for Amalgamation." A lengthy and interesting discussion followed, about sixteen ladies and gentlemen taking part in it; after which it was resolved—

That the committee now working to bring about uniformity and amalgamation of the various societies represented push the matter on and report at next conference.

Our second conference was held on September 5th, 1908, in the Drill Hall, Quebec, under the auspices of the Esh Society, Mr. W. Hewison presiding. Mr. W. Scott (Blaydon, Sectional Board Representative) read the report prepared by Mr. W. Clayton (secretary of the Co-operative Union, Newcastle), referring to the progress of the effort initiated at Annfield Plain for the establishment of a uniform dividend throughout the district. He

have been discussed of a practical nature, and the attendance has been exceptionally good.

The first conference was held at Marsden on April 18th, 1908, when Mr. C. Wheatley read Mr. W. Clayton's paper, "Is the Co-operative Movement capable of Solving the Industrial Problem?" The discussion which followed indicated the confidence the delegates had in co-operation to deal effectively with the subject.

Our second conference was held at Seaham Harbour on August 8th, 1908, when Mr. W. Clayton read his paper, "A Plea for Amalgamation." The delegates evidently were in sympathy with the views held by the writer, and showed a disposition to deal with the question on the lines suggested by the paper. The following resolution was unanimously adopted:—

That the district committee be empowered to call representatives of societies whose trading conditions are somewhat similar to a friendly conference on the general subject of overlapping.

The third conference was held at Chester-le-Street on October 24th, 1908. Mr. W. Flynn read Mr. T. Tweddell's paper on "Co-operation: Its Friends and Critics," which evoked a keen and interesting discussion. It was suggested that the paper ought to be read at co-operative gatherings, in order that co-operators should better understand their relationship towards other progressive forces whose aims are identical.

The fourth conference was held at Boldon Colliery on January 23rd, 1909, when Mr. J. Bruce read Mr. W. R. Rae's paper on "Credit," specially prepared for the conference. A very animated discussion took place. Several delegates who spoke condemned credit in any form, and claimed that co-operation stood for its abolition; others held to the view that when a member had sufficient capital in the society, and complied with the rules of the society with regard to trading, there could be no risk and no inconvenience; while others associated themselves with the suggestions of the writer that it ought to be carefully controlled and regulated, such control to be centred with the general office.

The following is the financial statement for the year 1908:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash received from Sectional Office.....	17 3 5	By Conferences	10 5 1
		„ Committee Meetings.....	6 9 8
		„ Stamps, &c.	0 8 8
	£17 3 5		£17 3 5

JOSEPH BRUCE, Secretary.

No. 6.—SOUTH DURHAM.

Executive Committee.

Mr. M. Price (chairman), Coxhoe. „ J. Craig (dist. sec.), Durham. „ Jas. Bell, Tow Law. „ T. Readshaw, Bishop Auckland.	Mr. Jas. Davison, Newbottle. „ S. Whiteley, Brandon and Byshottles. „ T. C. Kilburn, Willington.
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Sectional Representative: S. Galbraith, J.P., Brandon and Byshottles.

Four conferences have been held during the year, which have proved very successful both in interest and educational value. The attendance of delegates at each conference has been much above the average, and the discussions have been of an exceptionally high character, though there is room for a more enthusiastic desire on the part of the rank and file of the delegates to take an active part in the discussions.

Our first conference was held at Bishop Auckland on May 16th, 1908. Mr. S. Whiteley (executive committee), on behalf of Brandon and Byshttles Society, introduced several recommendations for the curtailment of overlapping by societies in the district, and earnestly appealed to the delegates for their support, fully believing that the time had arrived for action to be taken by societies in the endeavour to stem the further progress of the evil. After considerable discussion, taken part in by Messrs. Readshaw, Harris, Stead, Mansfield, and others, the recommendations were accepted by 23 votes for to 21 against.

The second conference was held at West Cornforth, on August 15th, 1908, and proved a most interesting one. It was the first conference held under the auspices of this society. Mr. Jos. Bell (executive committee) read Mr. J. Allen's paper, "The Triumphs and Possibilities of Co-operation." A very animated discussion followed. Mr. Price (chairman) gave a well thought out report of the Newport Congress, and was awarded a hearty vote of thanks for his splendid report.

Our third conference was held at Newbottle on November 14th, 1908. We again had a splendid muster of delegates. Mr. A. Martyn (secretary of Newbottle Society) ably read Mr. T. Tweddell's paper, "Co-operation of Consumers." A good discussion followed, taken part in, amongst others, by Mr. Todd, of London, secretary of the Co-operative Agricultural Federation, who also, at an evening meeting, delivered a good lecture on "The Small Holdings Act in connection with the Co-operative Movement," and pointed out the many advantages to be gained through working the Act on the co-operative plan. The lecture was worthy of a much larger audience, being very poorly attended.

The fourth conference was held at Sherburn Hill on February 20th, 1909. Mr. Price presided, and at the outset feelingly referred to the sad calamity which had occurred at West Stanley Colliery, and moved a vote of sympathy and condolence with the relatives of the victims. This the delegates agreed to by silently rising in their places. Mr. W. Clayton (Sectional secretary) read his specially prepared paper, "The Duty of a Society to Educate its Members in the Principles of Co-operation," in which he said, "We have allowed the movement to drift into a system of shop-keeping and little else. It sounds large to announce a turnover of 100 millions, and a membership of 2½ millions; and I do not say these figures are not valuable, nor do I say we can do without them; but I want to know what we are going to do with both. Is there any bond of unity existing between these 2½ millions? What interest has the ordinary member in his

neighbouring society, or what interest has he in his own society apart from what it gives him in the shape of dividend? The duty of societies is to educate the members in the principles of co-operation, and the matter is one of urgency. Even when done, however, a man may not be a co-operator. In addition to his knowledge, he wants something which will form a background to life. We shall never settle the query involved in the title of the paper until we have educated, not only the rank and file, but the leaders in the movement." A good discussion followed, taken part in by Messrs. J. J. Wick (Sherburn Hill), who opened the discussion, S. Whiteley, Coley (Co-operative Wholesale Society), Ferguson (Hetton), N. Wilson (Tow Law), A. Martyn (Newbottle), and others.

The usual votes of thanks were accorded at each conference.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office.....		17	4	8	By Conferences		6	19	4
					„ Executive Meetings		6	5	5
					„ Delegations		3	5	8
					„ Postages, &c.		0	14	3
		£17	4	8			£17	4	8

EXHIBITION AND SPECIAL PROPAGANDA FUND.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in C.W.S. Bank, Jan. 1, 1908		6	10	0	By Delegate to Newport Congress, '08		5	0	0
„ Interest, &c.		0	2	11	„ Bag for District		1	0	0
„ In Secretary's hands		6	5	7	„ Balance C.W.S. Bank		6	12	11
„ Cash from Societies		3	19	6	„ „ in Secretary's hands....		4	4	1
		£16	17	0			£16	17	0

J. CRAIG, Secretary.

No. 7.—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE.

Executive Committee.

Mr. Mark Duffield, J.P. (chairman),	Stockton.	Mr. J. Stubbs, J.P., Marske.
„ J. Hind (district sec.), Middlesbro'.		„ Thos. Scarth, Stockton.
„ A. Taylor, West Hartlepool.		„ J. Cotterill, Guisborough.
		„ R. Turnbull, Loftus.

Representative from Sectional Board: Mr. J. Smith, Middlesbrough.

The first conference was held on May 9th at West Hartlepool, when the annual statistical report was submitted. The report was prepared by Mr. Turnbull (the late statistical secretary), to whom the thanks of the conference were heartily tendered. A most interesting and debatable paper was written and read by Mr. T. Tweddell, J.P. (Co-operative Wholesale Society), entitled "Co-operation: Its Friends and its Critics." Mr. Tweddell held that before co-operation, as exemplified in the movement to-day, could become the universal social saviour that some delighted in depicting it, it would have to widen its scope and enlarge its operations. It would have to ally itself with forces from which it had hitherto kept aloof. It would have to venture into regions of social influence and activity from which it

was at present excluded by the ignorance, apathy, and prejudice of its adherents. The discussion was well sustained, and, with Mr. Tweddell's conclusive reply, guaranteed a most successful conference.

The second conference was held at Kirkby Stephen on July 18th, when Mr. John Smith (Middlesbrough, Northern Sectional Board) read Mr. John Allen's paper entitled "The Triumphs and Possibilities of Co-operation." The paper throughout bristled with new and enlarged ideals which our movement is gradually taking seriously into consideration on a more gigantic scale than it has hitherto done. The discussion was lively, with no lack of speakers. There was a good attendance, notwithstanding the fact that Kirkby Stephen is the far west point in the district and this being the first occasion on which a conference was held there.

The third conference was held at Pickering on September 26th, at which Mr. James Ramsey's paper entitled "Our Defects: How we should remedy them," was read by Mr. Wm. Sykes (Middlesbrough). It was urged in the discussion that lower dividends should be advocated. As to competition and overlapping, amalgamation or some honourable understanding should be sought.

The fourth conference was held at Stockton on November 28th, when Mr. George McEwan (secretary of Stockton Society) read report of committee on "Minimum Wages" (see page 58 of Report of Central Board, Newport Congress). The general trend of the discussion was in favour of the minimum wage of 24s. per week to the male employés at the age of 21, and that the females were deserving of more consideration. There was a divergence of opinion as to a uniform scale for apprentices, especially the girls. This was the largest district conference held in No. 7 District, there being about 150 delegates and visitors present.

Each conference has been well attended by the delegates from societies, educational committees, women's guilds, and the Amalgamated Union of Co-operative Employés, and we feel confident that the papers, with the interchange of views brought out in the discussions, will be helpful to all who had the privilege of attending the conferences.

The following is the financial statement for the year 1908:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash received from Sectional Office.....	25	19 7	By Conferences	13	14 8
			„ Delegations	5	8 0
			„ Executive Meetings	5	16 1
			„ Postage, Stationery, &c.	1	0 10
	£25	19 7		£25	19 7

JOHN HIND, Secretary.

NORTHERN SECTION EDUCATIONAL ASSOCIATION.

Attendance of Committee.

	Conference.	Committee Meetings.	Total.	Possible.
M. Easton (chairman)	4	3	7	7
E. F. Morton (treasurer)	3	3	6	7
W. Clayton (secretary)	4	3	7	7
R. Hindmarch	3	3	6	7
W. Sykes	4	3	7	7
Dr. Henderson Weir	3	2	5	7
J. M. Gillians	1	2	3	6

Representing Sectional Board: Mr. W. R. Rae.

Representing A.U.C.E.: Mr. T. Howe.

Representing Women's Guilds: Mrs. Scurlock.

Though our ideal is still in the distance, there are grounds for satisfaction at the result of the past year's work. We admit that it cannot be measured with the same exactitude as a draper measures a yard of cloth, but the fact that increased interest is being taken in children's and other classes, a feeling that the methods some of us are pursuing are unco-operative, and ought to be altered, all point directly, or indirectly, to the influence of those men and associations whose sole aim it is to help to make this movement what its men of strongest faith and clearest vision believed it was possible for it to become.

The demand for the slides illustrating "Our Story" and "Robert Owen," has this winter been exceptional, the former having been out over twenty times, which indicates something of the interest that is being taken in the education of the children.

At the last annual meeting you agreed that a gold medal be given to the boy, and a gold brooch or bangle to the girl, in this section who obtained the highest number of marks in the re-examination of best papers in connection with the junior classes. In all 81 papers were submitted, and in the Northern Section, Sadie Rowell, of Tow Law, obtained 111 marks out of a maximum of 120, and Master G. F. Bird, Middlesbrough, 107. We have reason for believing that the offering of these prizes is creating greater interest on the part of our young students, and will undoubtedly result in a higher standard of efficiency generally being reached.

There has also been established for the benefit of those who teach our children and adult students a class for the "Art of Teaching," and some dozen teachers have taken advantage of this.

During the year, in addition to meeting societies and giving addresses, &c., we have held four conferences; the first at Jarrow on March 21st, when

a useful and instructive paper on "Health and Education" was read by Dr. Henderson Weir.

The second conference was held at Birtley on June 27th, when Mr. J. P. Oliver (of Chester-le-Street), an expert in teaching, read an instructive paper on "How to Teach Co-operation to Children." It contained some very valuable hints to teachers, and in order that all interested in the training of juniors might be able to take advantage of his suggestions a number of copies were struck off, and may be had on application at this office.

The third conference was held at Throckley on September 26th, when Mr. G. I. Walker (Sunderland), prepared a paper on the "Relation of Labour to Production," which was read by Mr. T. Howe.

Some two years ago it was agreed that from time to time papers should be given on economic subjects, and Mr. Walker's was the fourth of that series. The interest manifested in the whole of these indicates clearly that the members who attend our conferences have given a good deal of attention to these difficult but important subjects.

The fourth conference was held at Durham on December 19th, when Mr. W. R. Rae read his paper on "The Training of the Employé." It was well received, and it was evident that as committees we are beginning to recognise not only what is due to our employés as such, but also that in the coming years it will be found absolutely necessary that they should be equally as well trained as the employés of those who are carrying on, outside the movement, the same business as ourselves. Undoubtedly a good deal of apathy requires to be overcome before this can be accomplished, but if the employés themselves, and we as committees, make up our minds to push it to the extent of our ability, we will in the end succeed.

We have also to say that, owing to representations having been made by your committee, it has been decided by the Central Education Committee to grant certificates to students for essay writing on approved subjects. Already some forty have been secured by juniors in this section, and as quite a number of societies hold annual exhibitions in which essay competitions form a feature, we invite those who do so to take advantage of this arrangement.

The most gratifying feature is the marked increase in the number of junior students and the formation of intermediate classes, the object of which is to keep together those who have passed through the junior sections.

The proposal of the Central Education Committee to inaugurate "Young People's Circles" is a step that we view with interest, believing there are great possibilities wrapped up in such a scheme. It will be submitted to you at the annual meeting by three persons who have made a special study of the subject, and who will be able to give a clear exposition of the committee's intentions in relation to them.

Balance Sheet for year ending January 31st, 1909 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance forward	25 9 6	By Committee's Fees and Fares	14 0 0
„ Subscriptions from Societies—		„ Conference Expenses	6 16 0
Annfield Plain, Ashington, Amalgamated Union of Co-operative Employés, Backworth, Birtley, Blaydon, Boldon, Broomhill, Consett, Cramlington, Chester-le-Street, Darlington Durham, Jarrow, Middlesbrough, Pegswood, Seaham Harbour, Shields (North), Shotley Bridge, Stanley (West), Sunderland, Swalwell, Throckley, Tyne Dock, Tow Law, Walker, Wallsend, Willington Quay, and Windy Nook	36 12 3	„ Secretary's Expenses—Stationery, Correspondence, &c.....	0 17 8
„ Subscriptions from Women's Guilds—		„ Annual Election Expenses.....	0 18 5
Blaydon, Darlington, Darlington North End, Gateshead, Jarrow, Middlesbrough, Newcastle, Stockton, Sunderland, and Willington Quay.....	2 17 6	„ Prizes Awarded in connection with the Co-operative Union Examinations	2 2 0
		„ Delegates Expenses to Central Education Committee (York and Birmingham).....	3 18 2
		„ Delegates Expenses:—Sectional Conference at Workington, Joint Meeting with Sectional Board, and Congress Reception Committee	3 11 3
		„ Miscellaneous Expenses—Subscription to Co-operative Union, &c.	0 8 8
		„ Balance in hand	32 7 1
Audited—			
T. WALLACE, Jarrow.			
JNO. BECK, „			
	£64 19 3		£64 19 3

W. CLAYTON, Secretary.

(4) NORTH-WESTERN SECTION.

Ten meetings of the Sectional Board have been held during the year at which the attendance has been as follows :—

	Present.	Sick.	On Deputation.
E. Booth	10	—	—
W. Dewhurst	10	—	—
J. Dickinson	10	—	—
W. E. Dudley	10	—	—
S. Fairbrother	9	—	1
J. W. Fawcett	8	—	—
S. R. Foster	10	—	—
G. Goodenough	10	—	—
J. Greenwood	9	1	—
W. Gregory	10	—	—
J. Johnston	8	—	—
J. E. Kilburn	10	—	—
J. Lowe.....	10	—	—
*A. Percival	2	—	—
T. Redfearn	10	—	—
J. Shepherd	10	—	—
H. Stuttard	9	—	—
G. Wheelhouse.. ..	10	—	—
J. Thompson	10	—	—
B. Woolfenden	10	—	—
	Present.	Sick.	Absent.
Hon. Members :—			
C. J. Beckett.....	1	—	9
A. Greenwood	—	—	10
F. Hardern	—	—	10
T. Wilberforce	—	—	10

* Died October, 1908.

At the first meeting held after Congress the following appointments were made, viz. :—

Chairman : Mr. W. E. Dudley.

Boundaries Sub-Committee : Messrs. E. Booth, W. Dewhurst, S. Fairbrother, S. R. Foster, W. Gregory, J. Johnston, J. E. Kilburn, J. Lowe, J. Shepherd, H. Stuttard and G. Wheelhouse.

United Board : Messrs. W. E. Dudley, S. Fairbrother, J. Greenwood, and J. Thompson.

Office Committee: Messrs. J. Greenwood and J. Thompson.

Committee on Education: Messrs. E. Booth and G. Goodenough.

Joint Propaganda Committee: Messrs. S. R. Foster and H. Stuttard.

North-Western Educational Committees' Association: Mr. B. Woolfenden.

At this meeting the usual grants were made to the district associations, and the various members elected by the districts were appointed on the executives of the associations which they represented.

PROGRESS IN THE SECTION.

The past year has been one of anxiety in trade generally, and it has had its effect in reducing the turnover of many of our large societies. The disturbance in the cotton trade, and its consequent effect on other industries, was felt very keenly by the societies in this section, therefore we cannot report that progress has been quite so decided as usual. Notwithstanding trade depression, however, the movement has maintained its position, and we are hopeful that at the end of 1909 an upward tendency will again be recorded.

Perhaps the most notable feature of activity in the distributive societies is the commencement of co-operative laundries, either individually or collectively. For the past three years these have been increasing, until now there are a fair number of societies which have laundry departments.

We give a brief statement showing the position of societies in the section, excluding the Co-operative Wholesale Society:—

	1907.	1908.	Increase.	Decrease.
Societies	477 ..	474 ..	— ..	3
Members	953,811 ..	980,039 ..	26,228 ..	—
	£	£	£	£
Share Capital	14,166,816 ..	14,409,518 ..	242,702 ..	—
Sales	28,678,648	28,903,153 ..	224,505 ..	—
Profits.....	4,619,537 ..	4,435,178 ..	— ..	184,359
	<i>Number of Employés.</i>			
Distributive	20,254 ..	20,976 ..	722 ..	—
Productive.....	10,317 ..	10,472 ..	155 ..	—

SECTIONAL CONFERENCES.

Four sectional conferences have been held during the past year. On the invitation of the Barrow-in-Furness Society, the first conference was held under its auspices at Barrow on Saturday, July 11th. This was the first sectional conference to be held in the North Lonsdale District, and the Board were anxious that it should be a success. Owing to the inclement weather, however, and also perhaps on account of the long distance, less than 100 delegates attended.

Two subjects were taken for discussion, viz., (1) "Credit Trading," with reference to the report submitted to Newport Congress, and (2) The report of the special committee appointed to consider the question of a Minimum Wage for Co-operative Employés. The former subject was intro-

duced by Mr. W. E. Dudley (Runcorn), whilst the latter was opened by Mr. W. Gregory (Preston). Both matters were keenly discussed, and a general opinion was expressed that credit should be abolished wherever possible, and the minimum wage paid to all adult employés.

The second conference was held at Bingley on Saturday, October 24th, when about 300 delegates were present. The first business was to decide where to hold the Sectional Demonstration in 1909, and on the invitation of the Manchester and Salford Society it was unanimously agreed to hold it in Manchester.

At the request of the United Board, the suggestions drawn up by them for organising and financing of future Congresses were considered. The subject was introduced by Mr. T. Horrocks, the sectional secretary, who stated that owing to the difficulties experienced year by year in raising the amount necessary for the reception and entertainment of Congress, the United Board had drawn up a scheme which, if agreed to by the societies, would place the financing of future Congresses on an entirely different footing. The scheme was then read, after which an animated discussion took place on the proposals. The principle of the scheme was favourably received, but exception was taken to the financial part, which provided for a subscription at the rate of one-fourth of the present yearly contribution to the Union.

At the close of the conference the following resolution was passed, viz. :—

That this conference of delegates from societies in the North-Western Section agrees to the principle of the scheme laid down by the United Board for the organising and financing of future Congresses, and recommends that the same be sent out to societies in order to obtain their approval or otherwise.

With the view to ascertaining the opinion of societies, some of the district associations have also had the scheme under discussion at their conferences, the result being that whilst the principle of the scheme has been approved, suggestions were made for an alteration of the clause relating to finance.

Having in view the opinions expressed, the Board think that further opportunity should be given for discussing the subject before a definite decision is arrived at. The trend of opinion in this section indicates that the various societies are likely to adopt the scheme if the basis of subscription is made more equitable.

The next conference was held at Oldham under the auspices of the Industrial Society, on Saturday, January 23rd, 1909, when about 400 delegates were present. At the desire of the Central Education Committee, the subject for discussion was the new proposals of that committee for the future training of co-operative employés. Mr. F. Hall, teacher of the Managers' Training Centre at Rochdale, in introducing the subject, said that no more important purely educational co-operative work had been undertaken than the training and education of the employé, because on the success of that educa-

tion depended the future success of the movement. He then dealt with the details of the scheme, and strongly commended it to the societies for adoption. The proposals of the committee were favourably received, and a sympathetic discussion took place on them.

The question of the Sectional Demonstration also came up for consideration, on a statement made by the sectional secretary that, owing to the impossibility of obtaining suitable halls in Manchester, the Manchester and Salford Society had found it necessary to withdraw its application. Hull was then nominated as the place in which to hold the demonstration, and on a statement being made by representatives from the Hull Society that there was ample accommodation for both the Exhibition and Choir Contest, it was decided to take the 1909 Demonstration to that town.

The fourth and last conference was held at Dewsbury on Saturday, April 24th, when the sectional and district reports to Congress were submitted and considered.

SECRETARIES' CONFERENCES.

Believing that the periodical meeting of the officials of our societies is a step in the right direction, the Board have again held conferences at which subjects of special interest to secretaries have been discussed.

The first of these conferences was held at Ashton-under-Lyne in May, 1908, when a paper was read by Mr. J. Thompson pointing out the aims and objects of the Co-operative Secretaries' Association, which had just been formed, and urging all secretaries to become members. Great interest was taken in the association, and at the close of the meeting many applications for membership were received.

A further conference was held at Barnsley on Saturday, November 21st, when a paper entitled, "Check Systems," with special reference to the office share of the work, was prepared and read by Mr. J. Jarman, of Warrington. A good number of delegates were present, and a very useful discussion ensued, the trend of which was that a perfect system of check had not yet been devised.

At the request of the Secretaries' Association, another conference will be held at Blackpool on Saturday, May 15th, when the subject of "Leakage" will be discussed. Mr. J. Bennett, the secretary of the City of Bradford Society has promised to prepare a paper.

JOINT MEETING.

A meeting of the Board and representatives from the various district associations was held on Saturday, February 5th, when the new regulations for the guidance of executive committees of district associations, adopted by the United Board, were considered. Mr. Dudley (chairman of the Sectional Board) presided over the meeting, and introduced the matter for consideration. The regulations were taken section by section, and, as regards section 5, strong exception was taken to the proposals contained therein.

Eventually it was decided to request that this paragraph should be reconsidered, and a suggestion was made for the alteration of section 4.

BOUNDARIES COMMITTEE.

The services of this committee have again been in constant demand, and in some cases good has resulted from the endeavours made to amicably adjust differences between the various societies. Whilst the committee regret they have no power to make their judgments or decisions binding, it is found in practice that in the majority of cases where the societies have submitted their grievances and have given a pledge to abide by the committee's decision, they have loyally carried out the award. We believe that the fact of submitting such cases to us creates a better feeling between societies, and we therefore urge that when a society feels it has a grievance against another, as regards overlapping, that both should willingly place the matter in our hands, with the view to an impartial judgment being arrived at.

Last year it will be remembered that owing to the many important cases having been before us, in some of which no satisfactory conclusion was arrived at, we detailed each case at length. This course has not been found necessary this year, but for the information of our members we briefly mention some of the matters which have been dealt with.

- (1) *Colne and Earby*.—Immediately after last Congress the committees of these societies met and decided to enter into a boundary agreement. The terms of same were eventually settled, and we have had a proper agreement drawn up which has been signed by both parties.
- (2) *Stoke and Burslem*.—A pledge having been given by these societies to accept arbitration in regard to the disputed area of Hanley, where both have branches, Messrs. Gregory, Shepherd, and the secretary inspected the district, and then drew up a boundary line. Notwithstanding the pledge given, the Stoke Society refused to accept our decision, so that no settlement has been arrived at, and in consequence these societies are competing against each other.
- (3) *Darwen Industrial and Edgworth*.—This was a complaint on the part of Edgworth against Darwen serving certain persons in Entwistle, a district which has been served by Edgworth Society for many years. A meeting of the committees was held, and a satisfactory settlement arrived at. A boundary agreement has now been entered into between the societies.
- (4) *Clown and Bolsover*.—The Clown Society having received a strong request to open a branch at Cresswell, the members decided to accede to it. Objection was taken by the Bolsover Society as it already had a branch in the place. We met the committees of both societies, and Clown agreed to allow a deputation from Bolsover to attend the next members'

meeting in order to persuade them not to proceed further in the matter. The deputation attended the meeting and laid their case before them, but without effect. A branch has therefore been opened by Clown, but it has been put as far away from the Bolsover Branch as possible.

- (5) *Queensbury, Thornton, and Bradford.*—A strong agitation having arisen amongst the Thornton members of the Queensbury Society for separation, we were consulted by the Thornton members as to the steps necessary to obtain registration. Seeing that the Board favour amalgamation rather than separation, we decided before rendering any assistance, to ascertain the facts, and then, if possible, to urge that no separation should take place. Strong efforts were therefore made to this end, but without avail. Seeing that Thornton is in the Bradford township the Bradford Society objected to another society being established in the city area, therefore a meeting of the three parties interested was held, but no satisfactory agreement arrived at. Eventually the Queensbury members decided definitely to part with their branch at Thornton and offered certain terms, which were accepted by the Thornton members. After carefully considering all the facts of the case, the Sectional Board endorsed the separation, and agreed to allow them the use of the Model Rules of the Union.

Other matters of a minor character have been considered, but the above constitute the most important cases dealt with.

SECTIONAL DEMONSTRATION.

On the invitation of the Brightside and Carbrook, and Sheffield, and Ecclesall societies, the Sixth Sectional Demonstration and Choir Contest was held at Sheffield, from Monday to Saturday, September 21st to 26th.

The Exhibition was held in the Drill Hall, under the auspices of the Joint Exhibitions Committee, and an excellent display of co-operative manufactures was made. The exhibition was opened on Monday, September 21st, by Mr. D. M'Innes, J.P. (director of the Co-operative Wholesale Society), and Mr. W. Knights (the chairman of the Brightside and Carbrook Society) presided. The exhibition attracted many thousands of the inhabitants of Sheffield and district, and on several nights the doors had to be temporarily closed, owing to the crowded state of the room. Selections of music were given each afternoon and evening by well-known local bands, and these were much enjoyed by the visitors.

With the view to calling public notice to the demonstration, a monster procession of horses and vehicles belonging to societies in the South Yorkshire district took place on Monday morning, and paraded through the town headed by a brass band. This attracted considerable attention, and no doubt helped to make the movement more widely known.

On Thursday afternoon a conference of employées was held in the Foresters' Hall, and Mr. J. Jagger, of York, read a paper on "Wages and Commission." The writer urged all societies to pay male adults a minimum wage of 24s. per week, and also severely condemned the system of paying wages by commission. There was a good number of employées present, and a keen discussion ensued.

The usual choir, quartette and duet contests took place on Saturday, September 26th, in the Albert Hall. The usual circulars, containing full information in regard to the contest, were sent out early in the year, and those societies which had choirs were urged to enter, in order to ensure the contest being a success.

Dr. W. G. M'Naught, of London, was again invited to act as adjudicator, and he consented to do so on condition that he was not screened off from the choirs. Considerable difference of opinion seems to exist amongst musicians as to the desirability or necessity of having the judge screened off at contests of this kind, but the opinion that he should work in the open is gradually gaining strength, and eventually it was agreed that Dr. M'Naught should be engaged without any condition as to being screened off.

From the pieces submitted, the committee selected the following as test pieces, viz. :—(a) "The Dawn of Song" (*Bairstow*) and (b) "Judge Me, O God" (*F. Mendelssohn-Bartholdy*).

Four prizes were again offered if not less than twelve choirs entered, their value being as follows :—First prize, challenge shield (value £35) and £12. 12s. in cash ; second prize, £8. 8s. in cash ; third prize, £4. 4s. in cash ; fourth prize, £2. 2s. in cash.

The following choirs entered for the contest, viz. :—Acerington and Church, Bingley, Blackley, Bolton, Bradford, Brightside and Carbrook, Burnley, Failsworth, Handsworth Woodhouse, Huddersfield, Runcorn and Widnes, and York. It will be seen that the number of choirs entering the contest does not advance very rapidly, and it was only possible to obtain just sufficient entries to justify us in giving four prizes.

Taken all round, the singing of the choirs was admirable and quite up to the usual standard. Dr. M'Naught, of course, found plenty of openings for criticism, and apart from the familiar faults of vowel production, attack, and balance, the trouble generally arose through a wrong conception of the spirit of the music, and through a tendency towards exaggeration of expression.

A concert was held on Saturday evening, which was presided over by Mr. W. Knights, the chairman of the Brightside and Carbrook Society. The City of Bradford Choir opened the programme with a fine rendering of "All Hail, Thou Queen of the Night," after which Dr. M'Naught announced the results of the afternoon contest as follows :—Holder of shield and first prize, City of Bradford, 151 marks ; second prize, Burnley, 149 ; third prize, Runcorn and Widnes, 146 ; fourth prize, Acerington and Church, 145. The other choirs received the following marks :—Failsworth, 134 ; Huddersfield,

133 ; Brightside and Carbrook, 133 ; York, 132 ; Blackley, 125 ; Bolton, 125 ; Bingley, 123 ; Handsworth Woodhouse, 113.

The four winning choirs then combined and sang the test pieces under the direction of Dr. M'Naught. The result was very fine, a splendid volume of tone being obtained. The conductor succeeded in securing admirable interpretations of both the part song and the anthem, the unanimity of the performances being rather remarkable in view of the fact that no combined rehearsal had been possible.

Following upon this, quartette and duet contests were heard. The test piece for the quartette contest was "Little Maiden Mine" (*Gall*), and two prizes were given of £2. 2s. and £1. 1s. Out of five competing quartettists, Burnley was placed first and Runcorn second. The duet contest was then taken. This was divided into two sections, one for ladies and one for gentlemen. For the ladies the piece selected was "Cleansing Fires" (*Cowen*), and the prizes of £1 and 10s. were won by Runcorn and Burnley respectively. In the tenor and bass duet the piece selected was "The Moon has Raised Her Lamp Above," and the prizes in this were won by duettists from Burnley and Blackley.

The Chairman then presented the shield and prizes to the various winners, and in the course of a short address said that national life gained by music. The men and women who made our songs had a great deal to do with the country's future. Music also was an important influence in social life. He was proud to think that the co-operative movement had introduced these musical competitions into a work which was doing its best to bring about harmony in their industrial life.

The concert was brought to a conclusion by the Brightside Choir giving a pleasant performance of the part-song, "Lullaby of Life."

We desire here to express our hearty and sincere thanks to the various officials and committee-men of the two local societies that helped so willingly to make the contest a success. The arrangements made worked smoothly, and so far as we know satisfaction was given all round.

In previous years we have had to regret the small attendance at the evening concert, but this year there is nothing to complain of in this direction. The hall was comfortably filled both afternoon and evening, with the result that the receipts were much larger than on any previous occasion.

The expenses of the demonstration were defrayed by special subscriptions from societies, the amount obtained in this way being £341. 3s. 6d. This, together with the balance and other receipts brought the total available funds up to £527. 0s. 6d. The expenses amounted to £167. 16s. 1d., so there is a balance left towards the next demonstration of £59. 4s. 5d. The accounts have been audited by Messrs. J. Johnston and J. Thompson.

NEW CENTRAL PREMISES.

We are pleased to report that the societies in this section have contributed the sum of £9,968. 10s. 3d. to the new Central Premises (Holyoake

Memorial) Fund. A further appeal was made after last Congress to those societies that had not so far intimated their intention of subscribing, the result being that several more promises were received. We think the amount subscribed is very satisfactory.

TRAINING CENTRES FOR MANAGERS.

At the request of the Central Education Committee we have again organised classes for the training of managers, and these have been held at the following centres, viz. :—

Town.	Teacher.	No. of Students.
Accrington	Mr. J. Lea	24
Blackburn	„ P. Duerden	18
Preston	„ A. Varley	13
Rochdale	„ F. Hall	31
Huddersfield	„ G. Price	58
York	„ G. Price	27

The Board have adopted the policy of changing the towns in which to hold the centres each year, with the view to enlarging the field for obtaining students. This practice has been amply justified as will be seen by the figures given above.

ANTI-CREDIT COMMITTEE

Mr. Fairbrother has acted as our representative on this committee. In accordance with their request we sent out to each district executive tabulated statistics showing the amount of credit given by each society, and asking that some action should be taken. Several of the districts have considered the matter, and have promised to do what they can to induce the societies to carry on a ready-money trade.

The Board, however, are of opinion that the statistics which have been compiled do not correctly indicate the true position so far as retail credit trading is concerned, and they are glad to note that steps have been taken in this year's statistical return to obtain details as to the various ways in which credit has been given.

CONVALESCENT HOMES.

We regret to state that a further loss has to be recorded in connection with the working of the Convalescent Homes Association, the total deficit now amounting to £1,165. 3s. 3d. The loss of £401. 7s. 5d. on the past year's working is very largely accounted for by extra cleaning and decoration of the homes, and the natural increase of some of the maintenance expenses. The attendance at each home has been fairly satisfactory, but there is still plenty of room for improvement during the earlier and later months of the year. The committee make a strong appeal for increased subscriptions to the Maintenance Fund, and also for an increased membership. We hope their efforts will meet with the success desired.

MEXBOROUGH AND THORNES FUND.

It will be remembered that a special fund was raised some years ago to assist in meeting the distress caused by the disasters to the societies at Mexborough and Thornes. After meeting all claims, there was a balance left which now amounts to £105. 9s. 9d.

No necessity has arisen during the past year for using any of this fund, but the balance will be kept until an occasion arises when its use may be desirable.

OBITUARY.

We regret to have to report the death of Mr. A. Percival, one of the oldest members of the Sectional Board. He was elected to the Board in 1884, so that he had a long and honourable career in connection with the Union. At one time or another he served on most of the committees of the Union, and rendered efficient service to the cause which he had at heart. Mr. Percival was beloved by his colleagues, and they desire to place on record their high appreciation of the work which he did in connection with the co-operative movement.

He was laid to rest on October 5th, and Messrs. W. E. Dudley, J. Greenwood, J. Thompson, and T. Horrocks were present at the funeral on behalf of the Board.

GENERAL.

The following societies in the section became members of the Union during last year, viz. :—Colne Valley Baking, Dewsbury Laundries, Eaves Self-Help, Keighley Laundries, Nettleton, Sabden, St. Martin's, and Tottington Equitable. There are still many societies outside, but the Board and district executives are doing their best to bring them into the fold. The amount of subscriptions paid to the Union during the past year by societies in this section was £4065. 2s. 2d., being an increase of £111. 6s. 9d. over 1907.

The services of the Board have again been in constant demand by the societies, and many meetings have been attended in order to give advice in times of difficulty.

W. E. DUDLEY, Chairman.

T. HORROCKS, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No 1.—AIREDALE.

Executive Committee.

Mr. J. Mitchell (chairman), Keighley.	Mr. J. C. Gration, Leeds.
„ M. Hopwood (secretary), Bradford.	„ H. Holden, Denholme.
„ G. Spencer, Great Horton.	„ John Baldwin, Bradford.
„ F. J. Hart, Windhill.	

Representative on Sectional Board: Mr. S. R. Foster, Bingley.

The progress of the above district has been somewhat arrested by the prolonged depression that obtained during the greater part of the year 1908, in all branches of industry. Consequently those societies that have maintained their best record of membership, trade, and profits during the past year have much cause for thankfulness, and can be congratulated on the result.

However, we may now anticipate an improvement, and look forward to a further period of progress and expansion for the societies in this district, as numerous evidences may be observed denoting another trade revival. We trust that may be soon realised.

Again the executive has arranged for four conferences during the year.

The first was held at Harrogate at the invitation of the Harrogate Society, when Mr. Geo. Spencer read his paper on "A Productive Knitting-Yarn Spinning Enterprise."

The second conference was held at Queensbury under the auspices of the Queensbury Industrial Society, when Mr. L. Jagger read the Report of the Co-operative Union *re* "Minimum Wage."

The third conference was held at Denholme under the auspices of the Denholme Industrial Society, when Mr. H. Whalley read an interesting paper on "Duty."

The fourth conference was held at Birkenshaw at the invitation of the Birkenshaw Society, when Mr. W. Outhwaite (secretary of the local society) read a paper on "The Butchering Department, together with some Notes on the Successful Working of the Club System in Relation to the Coal Trade."

The conferences have been well attended, the papers read have maintained the usual standard of merit, and the subsequent discussions were both interesting and instructive.

The Airedale Manufacturing Society report a record year in turnover during 1908. In spite of the slump in business toward the close of the year, the past year was one that the management could look back upon with satisfaction.

The Bradford Cabinetmakers report a very satisfactory year, especially considering the depressed state of the staple industries of the district.

They are pleased to say that the profits allow them to pay the usual interest to capital, after adequate depreciation and an addition to reserve fund.

During the year the Keighley Ironworks Society has ceased to exist as a separate unit of the productive side of the movement. It has become a part of the Co-operative Wholesale Society. We trust in its new sphere it may have a wider field of usefulness, and be able to add to its many previous successes.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, March 31st, 1908 ..		0	12	3½	By Executive Meetings		2	19	5½
„ „ from North-Western Sectional Board		6	0	0	„ Conferences and other Meetings		8	19	11
„ Cash from Societies		6	8	0	„ „ Sectional		0	2	8
„ „ due to District, March 31st, 1909		5	0	3	„ General Printing		0	9	6
					„ Postages		0	17	6
					„ Congress Delegation		2	0	0
					„ Secretary's Salary		2	12	0
Audited— H. WHALLEY.									
							£18	0	6½

M. HOPWOOD, Secretary.

No. 2.—BOLTON.

Executive Committee.

- | | |
|---|-------------------------------------|
| Mr. Hy. Jackson (chairman), Wigan. | Mr. Joshua Heywood, Radcliffe. |
| „ Jas. Monks (secretary), 96, Pennington Road, Great Lever, Bolton. | „ John Horrocks, Smithills, Bolton. |
| „ John Smith, Leigh. | „ Samuel Swarbrick, Chorley. |
| „ Thomas Barlow, Farnworth. | „ John Owen, Newton-le-Willows. |

Sectional Representative: Mr. S. Fairbrother, Bolton.

Representative of Educational Committees' Association:
Mr. John E. Connor, Bolton.

The work in this district has been carried on in the usual way, and much good has resulted from the conferences that have been held. Societies have suffered somewhat from the depression in trade, but we are optimistic enough to believe that in the near future we shall have a revival, and then societies will again be able to report substantial increases, which have been such a marked feature in past years in this district.

There have been four conferences held, and the subjects brought before the delegates have been important. The attendance has been up to the usual standard, some of the discussions being very keen. This shows how important the work is in connection with the movement, and societies generally must reap a great benefit from the interchange of opinions.

The first conference was held at Park Lane, Bryn, on April 11th, 1908, when Mr. William Lowe read Mr. Charleton's paper on "Co-operation and the New Small Holdings Act, 1907: A Great Opportunity." It was felt by

most of the delegates present that the Act would be of little benefit to the great industrial centre of Lancashire.

The second conference was held at Withnell Mill, Brinscall, on Saturday, July 11th, 1908. Mr. John Allen's paper on "The Triumphs and Possibilities of Co-operation" was read by Mr. Joseph Holland. A very interesting discussion followed. The idealistic note of the paper was eulogised by the various speakers, with the hope that the same would be acted upon by the various societies.

The third conference was held at Wigan on Saturday, October 10th, 1908. The subject under discussion was "Co-operative Laundries," an exceedingly good paper being prepared and read by Mr. Cavey. Additional interest was centred in this paper because the executive had for some time been considering the question of a laundry for the district. With the object of bringing it prominently before the notice of societies, Mr. Cavey had been requested to write the paper, also for the purpose of testing the feeling of the various societies in the district on the matter. It was thought by most speakers that the time was inopportune for starting a laundry at present, but that the executive might bring further details before some future conference.

The fourth conference was held at Bolton, on Saturday, January 9th, 1909, when Mr. Yates read a paper on "The Minimum Wage." Satisfaction was expressed that the subject was being discussed by the various sections and districts, despite the fact that the proposal by the Bolton Society at Newport Congress was negatived. A vigorous discussion on the paper was entered into, and no doubt a better understanding on this thorny subject resulted from the conference.

It would be interesting to know the full value of the discussions by the effect they have on societies. The social side of the gatherings is an unqualified success, but this ought not to be allowed to outweigh the greater importance of the educational value to committees and their societies. The assistance and information gained by the delegates ought to enable them to manage their societies in the best possible manner, and thus succeed in gaining the full confidence of the members and employés, without which no society can hope to prosper.

The following is the financial statement for the year 1908:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, April 1st, 1902	5	5	1	By Attendances—Executive Meetings	5	16	5
„ Grant from Co-operative Union	16	11	1	„ „ District Conferences	6	1	1
„ Subscriptions from Societies	10	5	0	„ „ Sectional Conferences	1	14	8
				„ „ Educational Confer- ences	2	19	2
				„ Mileage	3	0	6
				„ Stamps, Receipt Book, Endorsing Ink	0	17	6
				„ Minute Book	0	2	6
				„ Secretary's Salary	2	0	0
				„ Balance	9	9	4
Audited—							
W. BENTLEY							
	£32	1	2		£32	1	2

JAS. MONKS, Secretary.

No. 3.—CALDERDALE.

Executive Committee.

Mr. J. Craven (chairman), Hebden Bridge.	Mr. J. W. Crabtree, Todmorden.
„ A. Binns (secretary), 20, Dean Lane, Sowerby, Sowerby Bridge.	„ J. Thorp, Halitax.
	„ J. Waddington, Sowerby Bridge.
	„ Charles Wood, Rastrick.

Representative on Sectional Board: Mr. Jos. Greenwood, Hebden Bridge.

The year ending March, 1909, will close with the Calderdale Section having had under discussion two important problems, viz., "The Minimum Wage" question and "The Financing of the Annual Parliament," and, although opinions have been somewhat diverse, a working basis will have been formed for future guidance. All delegates are unanimous that 24s. a week as a minimum is barely sufficient for the bread winner; but that the scale for apprentices, boys and girls, and young women assistants is somewhat in advance of the former, as foreshadowed by the report. It was also forcibly pointed out that small societies would feel the pinch earlier and more severely than the large ones; hence, while wishful to support the proposals *ad hoc*, local circumstances must play a part upon such economic issues.

Upon the financing of the Co-operative Congresses the feeling and vivacity were at times stretched to tension. The circular from the Union, which foreshadowed a basis of contribution under section 3 (b), was referred back for reconsideration, as the basis there detailed was regarded as an inequality of contribution, and one which many societies could not nor would comply with. The other sections, in the main, were approved.

A third paper, on "The Art of Corn Milling," has been read, but the subject is a technical one, and though all listened with pleasure, the best means of utilising this paper was considered to be the placing of it in the Managers' Text Book, which was duly done.

In conclusion, it is to be hoped that the industrial depression may soon be removed, when the societies now suffering from decreased sales may return to yet greater vigour than in the past.

The following is the financial statement for the year 1908 :—

Receipts.		Expenditure.	
	£ s. d.		£ s. d.
To Cash in hand, March 31st, 1908..	1 16 9	By Executive Meetings	4 5 9
„ „ from North-Western Sectional Board	12 4 11	„ Conferences and other Meetings	3 3 8
		„ Sectional Conferences	2 12 6
		„ Postages	0 1 10
		„ Cash in hand, March 31st, 1909 ..	3 17 11
	<hr/>		<hr/>
	£14 1 8		£14 1 8

A. BINNS, Secretary.

NO. 4.—CHESHIRE AND NORTH WALES.

Executive Committee.

Mr. C. Trench (chairman), Toxteth, Liverpool.	Mr. G. Crowther, Birkenhead.
„ R. Wright (secretary), Southport.	„ S. C. Hughes, Brymbo.
„ W. Cheetham, St. Helens.	„ Thomas Jones, Buckley.
	„ W. Williams, Chester.

Representative from the Co-operative Union : Mr. W. E. Dudley, Runcorn.

The “coming of age” of this association would, if space permitted, afford a splendid and fitting opportunity for describing in detail the remarkable progress made by the movement in this district during the past twenty one years. Before its formation co-operation was an unknown word, not only in the remote and sparsely peopled villages in the Principality, but also in many of the large towns and more thickly populated centres of industry.

The principles of co-operation have now become known throughout the entire district by propagandist work on the part of the executive, and, by what is even of greater importance, the dissemination of the “good tidings” by the members themselves to their friends in other districts, from which, time after time, arose the desire to participate in the benefits—hence the opening of a new store or the establishment of a branch in their midst.

The progress has not been of a spasmodic character, but rather of a very gradual nature. That it still continues will be apparent from the following particulars, kindly supplied by the secretaries.

Six societies have remodelled and enlarged their central premises ; sixteen new branches opened for groceries ; three for boots and drapery ; and the same number opened as coal and butchering departments. Two have built new stables, and several others brought theirs up to date. Many have turned their attention to the perfecting of their bakeries in regard to the latest appliances, ventilating methods, &c. Houses to live in, and eventually to own, form no small items in the balance sheets of some of the societies.

These all show the trend of the aims of the committees, and even if in some cases the sales are a little down through the general depression in trade, yet the same indomitable co-operative spirit that has achieved such a success in the past still permeates the whole district, which is a good augury for successes in the future. The benefits to the members by these extensions cannot but be very great indeed, but the people generally will have such object lessons constantly before them in the æsthetic tastes shown by committees in the erection of ornamental but useful and healthy buildings, that much good will silently be done to the whole of the inhabitants.

Five executive meetings have been held, at which propagandist work, and the extension of the movement by the establishment of new branches, rather than new societies, have formed the main business.

No. 5.—DEWSBURY.

Executive Committee.

Mr. E Stansfield (chairman), Morley.	Mr. Thomas Gill, Wakefield.
„ J. W. Walker (secretary), Batley.	„ Samuel Hall, Cleckheaton.
„ T. H. Thompson, Dewsbury.	

Representative on the Sectional Board : Councillor J. E. Kilburn, Dewsbury.

Representative of the Educational Association : Mr. J. W. Atkinson, Wakefield.

During the past year a period of depression has passed over this district and many of our societies have suffered considerably. Their sales have in consequence decreased and in some cases to a very considerable extent. In many of the districts there is very little, if any, signs of improvement at present.

Four conferences and six executive meetings have been held during the year, the first conference being held at Morley on May 16th, 1908, when Mr. Pedley, the manager of the Morley Society, read a paper on "The Ideal Management of a Co-operative Society," in which the credit system was very strongly denounced. From the discussion following the reading of this paper it was gathered that the Morley Society had entirely abolished the system of credit, and in consequence had suffered to a very large extent in decreased sales.

The second conference was held at Crigglestone on August 15th, 1908. The president of the Crigglestone Society read a paper on "Some difficulties in our work and how they may be met from the standpoint of a small Society." An interesting discussion followed the reading of the paper, and many suggestions were made for remedying the grievance complained of by the writer of the paper. This being the first co-operative conference held at Crigglestone the members and committee of that society are to be congratulated on its success. The members of the executive for the current year were elected at this meeting.

The third conference, held in conjunction with the women's guild, took place at Wakefield on November 21st, 1908, the subject for discussion being "The Minimum Wage" question. Mr. I. Staynes, of Wakefield, in introducing the matter for discussion, read the report of the sub-committee appointed by the Union to consider the matter.

The last conference was held at Dewsbury, on February 20th, when the organising and financing of future Congresses was introduced for discussion by Mr. T. H. Thompson, a member of the executive. After the matter had been discussed, the following resolutions on the matter were adopted :—

1. That this conference approves of the principle that all future conferences should be financed through and by the Co-operative Union ; and
2. That this conference suggests that societies with 3,000 members or less entertaining Congress shall subscribe the sum of £100

society work, and in some instances manifest appreciation was evinced by the numerous questions submitted to the visitors, who represented both large and small societies, as to the best methods of management.

Impressed by the evident desire of societies to glean useful information from our visits, we have decided to visit all the societies of this district in turn.

Conferences for the consideration of important subjects have been held at different centres during the year, with, we believe, very gratifying results.

The first conference was held at Leeds, and the subject discussed was that of "Wives' Savings." To arouse all possible interest in the question, we decided to ask the East Yorkshire Women's Guilds to join in the conference, which they did, and thereby enhanced the importance of the gathering. Miss Llewelyn Davies read Mrs. Gasson's paper upon the subject, which was followed by a long, animated deliberation on the part of men and women. In connection with this conference, we arranged that the delegates should visit the new laundry of the Leeds Society, and much interest was displayed by the visitors in this fresh field of co-operative effort.

The second conference was held at Scarborough, and the subject considered was that of "A Glimpse into the Co-operative Movement," introduced by Mr. Hudson, and upon which much friendly discussion took place. This being the annual meeting of the association, the officials and executive were duly elected as reported in the *News*.

At the third conference, held at Hull, two subjects were considered, viz., "The Minimum Wage," and "Congress Expenses." Varied opinions with regard to the first question were expressed, though the majority were in favour of a limit being fixed; but upon the second question a resolution was unanimously carried approving of the scheme recommended by the Co-operative Union for the raising of Congress expenses.

The fourth conference was held at Driffield, and the serious question of "Credit Trading" was most earnestly considered. It was candidly admitted by delegates of societies which allow credit trading that something ought to be done, and quickly, too, to stop the growing evil amongst our societies; and, after due consideration, the following resolution was adopted, with only four votes against it:—

That this conference, after full consideration of the question of "Credit Trading," is of the opinion that every effort should be made to stop the growth of, and stamp out, the credit trading system from our societies as early as possible.

From a general survey of our associated societies, we are convinced that solid progress is being made, especially amongst the larger societies. Space forbids the mention in detail of many efforts, but we must refer to Hull, which has opened its grand pile of up-to-date business premises, second to none, we think, in that city. It is also pleasing to note that the branch at Bridlington continues to improve under the management of the Hull

Society. Castleford Society has made great strides for success during the year in the opening of extensive drapery, tailoring, and furnishing departments, and the result of the effort is encouraging from enhanced trading recorded. Scarborough Society continues its successful voyage, and will doubtless safely ride over all the troublesome waves which sometimes hinder progress. The new branch recently opened has achieved success beyond anticipations, and all the members are strengthened to push forward practicable enterprises. York Society still leads in the forward march as a most solid and exemplary cash trading society, and during the past year has extended business and beaten all records of success, as well as marking its Jubilee in a most interesting manner to its members.

Without referring to other societies, we must conclude by saying that secretarial work has included visits to, and addresses for, some of our most struggling societies, which are passing through very trying circumstances.

The following is the financial statement for the year 1908:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, March 1st, 1908 ..	0	8 5	By Executive Meetings	10	10 0
„ Cash from North-Western Sectional Board	25	18 4	„ Conferences	10	3 3
„ Cash due to District Secretary..	1	13 1	„ Delegations	4	11 9
„ Subscriptions from Co-operative Insurance	0	5 0	„ Secretary's Salary	2	0 0
			„ Postages	0	14 10
	£27	19 10		£27	19 10

THOMAS MANNING, Secretary.

No. 7.—HUDDERSFIELD.

Executive Committee.

Mr. E. Booth (chairman), Wooldale.	Mr. E. Brook Armitage, Sheepridge.
„ L. Matthews (district secretary), 207, Leeds Road, Huddersfield.	„ D. Eagland, Lingards, Slaithwaite
„ John Pogson (statistical secretary), Netherton.	„ J. Raisey, Close Hill, Newsome.
„ Fred Ellis (treasurer), Crosland Moor, Huddersfield.	„ R. Ledger, Huddersfield.
	„ H. Tinker, Marsden.

Representative on Sectional Board: Mr. E. Booth, Wooldale, near Huddersfield.

Representative on Educational Committees' Association: Mr. J. S. Armitage, Lindley.

Three conferences and seven executive meetings have been held during the year. The attendances at the conferences have been very good, and the papers read have been both of local and general interest, as the following summary will show:—

July 11th, 1908, in the Wesleyan Schoolroom, Marsden, Mr. Harris Hoyle in the chair. The annual report was submitted, and Mr. H. Tinker read his paper on "Co-operation: Its Progress and Inducements to Thrift." At this conference Mr. Hirst vacated the office of secretary, which he had held for twenty-eight years. Mr. Hirst was accorded a hearty vote of

thanks for the secretarial work done, and best wishes for his success in the new venture he had undertaken. Mr. Lucien Matthews (Lane Dychouse) was elected district secretary in succession to Mr. Henry Hirst.

October 10th, 1908, in the Fields Schoolroom, Kirkheaton, Mr. W. Rushworth, of the Field Head Society, in the chair. Mr. J. S. Armitage (Huddersfield Educational Committee) read his paper on "Co-operative Employés and their Wages." He spoke very strongly against employés being paid on the commission system. Mr. Pogson (statistical secretary) submitted his report.

December 12th, 1908, in the Wesleyan Schools, Lintlwaite, Mr. J. Whiteley in the chair. The special paper, "The Financing of Future Congresses," was introduced by Mr. R. Ledger (executive). The following resolution was submitted to the Co-operative Union:—

That this conference expresses its general sympathy with the scheme issued by the Central Board *re* the organising of future Congresses, but is not satisfied with the financial clauses so far as they refer to the raising of the money necessary to pay the expenses of Congress.

The executive are open to receive invitations for conferences for the coming year, and express their thanks to the societies which have entertained conferences during the past year.

We are sorry to have to record the death of Mr. Ambrose Wood, secretary of the Sear Wood Coal Society. He was a frequent attender at the conferences, and his presence will be greatly missed by many of the delegates.

The epidemic of fires in the Huddersfield district in the early part of 1909 did not miss the co-operative societies, Wooldale being the unfortunate society which was burnt out and had its stores destroyed. The sympathies of the whole district will, we feel sure, be given to the committee in their misfortune.

The educational committees within the district have carried out the work with their usual zeal, and are deserving of the highest credit for their efforts.

The women's co-operative guild branches in the district also continue their good work, and are doing their utmost to establish new branches.

The following is the financial statement for the year ending March 31st, 1908:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash from North-Western Sectional Board.....	9 0 0	By Cash due to Treasurer, April 1st, 1908	0 1 9
„ Societies' Subscriptions	14 5 0	„ Executive Meetings	5 15 3
		„ Conference and other Meetings ..	5 10 10
		„ Stationery	0 2 3
		„ Postages ..	0 15 0
		„ Hire of Rooms.....	0 2 6
		„ Delegate to Congress.....	1 10 0
		„ Cash in hand, March 31st, 1909 ..	9 7 5
Audited—			
JAMES RAISEY.			
JAS. S. ARMITAGE.			
	£23 5 0		£23 5 0

LUCIEN MATTHEWS, Secretary.

No. 8.—MACCLESFIELD, CREWE, AND DISTRICT.

Executive Committee.

Mr. Geo. H. Fletcher (chairman),	Mr. William Hassall, Leek.
Macclesfield.	„ J. Smith, Stockport.
„ George Harding (secretary), 82,	„ Thomas Bennett, Poynton.
Samuel Street, Crewe.	„ William Smith, Congleton.

Representative of Co-operative Educational Committees' Association: Mr. J. Billington, Macclesfield.

Representative on Sectional Board: Mr. J. Lowe, Crewe.

Again we have pleasure in presenting to you the annual report of the association for the past year, believing that we have every cause to rejoice at the success that has attended our efforts. The societies in the district, with few exceptions, have maintained their trade and membership, and also enlarged their premises. The Stockport Society has during the year increased in trade and membership, and has opened new branches and done some propaganda work round about Stockport. The Winsford Society is doing well by opening new branches and increasing in membership. Co-operation in the Pottery District is still increasing. Burslem and Silverdale societies are still opening new branches to cope with the increased trade. The executive have during the year made visits to the outlying district of Great Rocks and Peak Forest. They found these societies in a fairly good condition, but would like to see them doing better. This part of our district is engaging the attention of the executive, with a view of getting some propaganda work done by Mr. Griffiths during the spring. The society at Doveholes is in the happy position of having all the people around it members of the store. Co-operative exhibitions have been held and lectures given, all of which tend to the uplifting of the masses and putting them on a higher platform. The largest conference held was at Poynton, after which the society opened a branch, which to-day is doing well.

The executive have held four meetings, at which subjects of interest to the district have been discussed.

Four conferences have been held, all of which were well attended. Various subjects have been discussed, including the credit system; also the question of loyalty, which is very much needed at the present time.

The first conference was held at Hazel Grove on May 23rd, 1908, and it was pleasing to see a large attendance of delegates from the various parts of the district. Councillor E. Hadfield presided, and Mr. J. Hallsworth read Mr. S. Kemp's paper on "How Co-operation Benefits the Working Class." Mr. Barnett said the paper was very good. It pointed out many advantages reaped from membership with societies, but he thought the movement had not yet reached the class of people the pioneers had in mind, viz., the poorer classes. Mr. Perry also spoke approvingly of the paper.

He complained of members not being loyal to the stores, and if societies were more loyal to the productive side of the movement the better it would be for all. Mr. Parker (Co-operative Wholesale Society) said the movement had conferred untold benefits on the working classes. He did not deary the dividend; it was, after all, a good thing for the members. Several delegates having spoken on credit, Mr. Harding (district secretary) said if the delegates present would make up their minds to pay for all their goods when taken over the counter it would be the best way to do away with credit.

The second conference was held at Leek on August 22nd, 1908. Councillor Provost presided, and about sixty delegates were present. Mr. Ingham read the well-known paper by Mr. George Hines, "Co-operation and the Perils of Credit." Mr. Bennett (Poynton) opened the discussion, saying the writer's picture of the evils of credit was, he thought, overdrawn. Mr. Nicklin (Butt Lane) declared he spoke from experience as to the value of credit, which, in his opinion, was neither demoralising nor debasing; he pleaded for sympathy with the poorer members. Mr. Woodhouse (Co-operative Wholesale Society) defended the writer of the paper. Several delegates spoke against the evil of credit. Mr. Ingham replied to the discussion, pointing out that the advocates of credit as a help to the poor man in distress had failed to prove their case. If credit could not be abolished at once without evil effects, it could be wiped out by degrees.

The election of the district executive gave rise to an animated discussion. Ultimately the retiring committee were re-elected, with the exception of Mr. Eaton (Stockport), who was replaced by Mr. J. Smith (Stockport).

The third conference was held at Poynton on November 14th, 1908. This was the largest conference held in the district, upwards of ninety delegates being present, which constituted a record. Mr. C. Clayton presided over the conference, and Mr. W. Broadbent read Mr. J. Rigby's paper on "High and Low Dividends." Mr. Nicklin moved a vote of thanks to the reader, and opened the discussion. He thought they should aim at a reasonable dividend, and it should be, at any rate, an honest one. Many delegates took part in the discussion, some declaring they believed in low dividends, as high dividends meant high prices, which in some cases drove our members from the stores to private shops.

The fourth conference was held at Silverdale on February 20th, 1909. Mr. C. Phillips presided, and Mr. J. Parbery read his paper entitled "Loyalty." A very interesting discussion followed, the following delegates taking part:—Messrs. Yates, Lowe, Bennett, Smith, and many others. They spoke of the paper as being a very good one, and if the members of committees and managers were more loyal to the Co-operative Wholesale Society it would be all the better for the movement. Mr. Nicklin moved a vote of thanks to the reader, which brought a very interesting discussion to a close.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand	March 21st, 1908 ..	0	6	6	By Executive Meetings	6	14	11	
" "	from North-Western Sectional Board.. .. .	20	9	1	" Conferences and other Meetings ..	7	10	9	
					" Sectional Conferences	2	9	0	
					" Deputations	1	1	0	
					" Postages	0	10	0	
					" Secretary's Salary	2	0	0	
					" Cash in hand, March 20th, 1909..	0	9	11	
		£20	15	7					£20 15 7

GEO. HARDING, Secretary.

No. 9.—MANCHESTER.

Executive Committee.

Mr. James Pollitt (chairman), Swinton.	Mr. E. J. Croden, Pendleton.
" James Thompson, J.P. (secretary), 20, Albermarle Street, Ashton.	" Daniel Pogson, Gorton.
" George Wood (statistical secretary), Pendleton.	" John Heys, Longsight Manchester.
	" Chas. T. Gresham, Newton Heath.

Representative of the Educational Committees' Association: Mr. Walter Nield, Oldham.

The Executive have arranged the following four conferences:—

Date.	Place.	Subject.	Writer and Reader.
1908. April 11	Droydsden ..	Insurance as it affects the Co-operative Movement.	Mr. Smith's paper, read by Mr. Pollitt. Mr. Odgers, his own paper.
July 11	Swinton	Co-operation: Its Friends and its Critics....	Mr. Tweddel's paper, read by Mr. Procter.
Oct. 17	New Mills ..	Credit Trading.....	Introduced by Mr. Gresham.
1909. Jan. 9	Failsworth..	The Minimum Wage to Employés	Introduced by Mr. Halls-worth, A.U.C.E.

The past year has been a very trying one to the societies in this district on account of trade generally being so bad, in addition to the unfortunate dispute in the cotton trade, which very materially affected most of the societies' sales, especially during the latter half of the year. Societies which have not shown decreases for years have had to give way to the stress of circumstances and acknowledge decreased sales. But times like these are not all loss, as they help to bind the members more closely together and increase their loyalty, besides inducing them to make greater efforts to save when trade is good, in order to have something to fall back upon to minimise the hardship and suffering when times are bad.

The discussions have kept up their interest, and the subjects discussed have been important ones to the societies—questions upon which it is necessary that the leaders of the movement especially should have their minds made up. Our district was about the first to consider the important

question of "Co-operative Insurance," and, having both sides of the question discussed (Mr. Pollitt reading Mr. Smith's paper and Mr. Odgers defending the Co-operative Insurance Society's position personally), we had a very good and useful discussion.

The way that societies are gradually allowing credit to grow shows the importance of their being reminded that it is their duty to keep a tight grip upon it. Those who allow it to go on still increasing, without attempting in any way to check it, are likely, sooner or later, to pay very dearly for their inattention to this vital matter.

The discussion on the "Minimum Wage" question was very lively, the speaker causing the most notice being a lady. Mr. Hallsworth handled his subject very ably, and the discussion should do something to reduce the number of societies that bring discredit on the movement by not paying wages up to the recognised standard.

Many of the societies have educational grants and separate committees to administer them, and are doing splendid educational work, especially a few of the larger societies that are making brave attempts to help their employés to become more efficient, the worst feature being that so few are really willing to apply themselves with the necessary effort and energy to take full advantage of the splendid opportunities placed within their reach. There are still a few societies which do little or nothing to stir up the minds of their members to the great possibilities of the movement to improve the lot of the workers. There never was a time when education was more necessary to combat the rage for sensational amusements which is so rampant on every hand. The members of the executive have been called upon to some little extent, but would be glad to be of greater service to the societies, in helping in their propaganda, educational, or any other work. This year we did not send out the accustomed circular, on account of the poor response to same in previous years.

The Hyde and Failsworth societies have established laundries, and being the first to commence this business in our district we wish them every success, and that their experience may be helpful to others. We are pleased also to report that the Co-operative Sundries Manufacturing Society has become so successful that it has been necessary to erect a very large new building to meet the rapidly increasing trade, which was opened with very great *éclat* on Saturday, February 13th, 1909.

The women's guilds and A.U.C.E., &c., have been represented at all our conferences. We are pleased to note that many of the societies have begun to turn their decreases into increases again, and we trust that trade may soon show signs of improvement, that this feature may become still more pronounced.

We cannot close the report without reference to the great loss the district has sustained by the death of its representative on the Co-operative Union, Mr. J. Percival, one of the most faithful and true men the Manchester District Association ever had.

fund. The matter was very ably put forward by Mr. Fielding, but no resolution was passed.

Our conferences have all been well attended, from one hundred to one hundred and twenty delegates being present.

The following is the financial statement for the year 1908:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance, March, 1908.	14 16 4	By Attendances—Executive Meetings.	6 13 0
„ Grant from Co-operative Union.	16 2 1	„ „ District Conferences	10 7 10
„ Interest on Investments	0 9 0	„ „ Sectional	0 16 5
		„ Postages and Printing	1 2 3
Audited—		„ Secretary's Salary	4 0 0
C. J. BECKETT.		„ Delegate to Congress	4 11 7
		„ Balance Invested	3 16 4
	£31 7 5		£31 7 5

J. W. COOPER, Secretary.

No. 11.—NORTH LANCASHIRE.

Executive Committee.

Mr. J. Moore (chairman), Lancaster.	Mr R. Richmond, Fleetwood.
„ J. Parr, J.P. (secretary), Blackpool.	„ T. Kay, Longridge.
„ J. F. Farrar, Blackpool.	„ T. De Rome, Bamber Bridge.

Representative from Educational Committees' Association: Mr. R. Catterall, Preston.

Representative from Sectional Board: Mr. W. Gregory, J.P., Preston.

The general trade depression during the past twelve months has been felt in this district, and consequently the rate of progressive increase in trade has not been maintained. Nevertheless, when the revival takes place, substantial advances in trade and membership will undoubtedly be made, as the movement locally is in a high state of efficiency, all the distributive societies being members of the Union.

Four district conferences have been held during the year. These have been exceptionally well attended, the generous eagerness of the societies to entertain the conferences in turn being very gratifying.

The first conference was held at Morecambe on May 30th, under the auspices of the Lancaster and Skerton Society, when Mr. G. Nightingale read a paper on "The Co-operative Commonwealth: An Enchanting Evolution." The subject was well dealt with by the writer, and contained many suggestive thoughts for realising the higher ideals and principles of co-operation, and provoked a healthy discussion.

The annual conference was held at Kirkham on August 29th, Mr. W. Brown reading a very practical paper on "Some Experiences of the Movement." The subsequent debate brought out many useful points for successfully conducting co-operative stores.

The third conference was held at Leyland on November 28th, when Mr. E. Howarth (Blackpool) read a paper on "The Co-operative Wholesale

should bring home to the workers as to the value of co-operation, societies will speedily regain their former position, and continue to make that progress which has attended their efforts in the past.

The work of your executive committee must of necessity be of an educational character, as we have practically no outlet for the formation of new societies, the district being well covered by the existing societies and their various branches; so that the chief endeavour of your executive during the past year has been to place before our societies, by means of the quarterly conferences, the most progressive views of co-operative work and method. We are pleased to think that our work has not been in vain.

Four executive meetings and four conferences have been held. The attendance of delegates and their interest in the subjects discussed has been gratifying. The North-Western Sectional Conference was held for the first time in the district at Barrow. During the year the Ambleside Branch of the Hawkshead Society has been registered as a separate society.

The first conference was held at Backbarrow on May 23rd, 1908, when an excellent digest of the paper on "The Triumphs and Possibilities of Co-operation" was given. The trend of the discussion, whilst freely acknowledging the triumphs and progress achieved, advocated further extensions in housing and land reform.

The question *re* payment of carriage on all goods by the Co-operative Wholesale Society was discussed, and the following resolution forwarded to the Co-operative Wholesale Society:—

To seriously consider the desirability of paying carriage on all goods, more especially flour, as the present system precludes many of our societies in the district from purchasing from them.

The second conference was held on September 12th, 1908, at Applethorpe, Windermere, on the invitation of Mr. and Mrs. Rigg. There was an exceptionally large gathering, the delegates being officially welcomed by C. R. Rivington, Esq., High Sheriff of Westmorland. Mr. Rigg, in the course of an able address on "Co-operation," dealt with the rise and progress of the three great working class organisations—the friendly society, trade union, and co-operative movements; the position of the movement in relation to capital; the training of the democracy; and also the position of the movement as affecting the private trader. Mr. Alfred Dempsey (Eccles) also addressed the meeting.

The third conference was held on November 21st, 1908, at Kendal, the subject under discussion being "The Relation of Co-operative Distribution to Co-operative Production." The increasing scope and the need for a more rapid progress in co-operative production was agreed to. That this should be the work of the Co-operative Wholesale Society, in preference to the formation of so many productive societies, was emphasised.

The fourth conference was held on February 27th, 1909, at Millom, when the meeting had under consideration the scheme of the Co-operative

Union for "Organising and Financing of Future Congresses." The principle of the scheme was agreed to, some objection being raised on account of its pressing hard upon small societies. The following resolution was carried:—

That all societies affiliated with the Union be levied at an equal rate per member, in accordance with their last annual return, a sum sufficient to meet the expenses of Congress; the society desirous of entertaining Congress to be prepared to subscribe a sum of £250.

The following is the financial statement for the year 1908:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance on hand, April 1st, 1908	1 16 9	By Executive Meetings	6 6 0
„ Grants from Co operative Union	15 17 11	„ Conferences and other Meetings	8 7 9
„ Balance due to Treasurer,		„ Sectional Conferences	1 0 8
„ March 31st, 1909.....	0 12 3	„ Postages	0 12 6
		„ Secretary's Salary	2 0 0
Audited—			
JOSEPH KNIGHT.			
W. SWINDLEHURST.			
£18 6 11		£18 6 11	

G. RICHARDSON, Secretary.

No. 13.—OLDHAM.

Executive Committee.

Mr. F. Houghton, J.P. (president), Oldham. „ William Hall (secretary), 47, Audley Street, Ashton-under-Lyne. „ Ed. Beverley, Ashton-under-Lyne.	Mr. James Leigh, Oldham. „ William Whittaker, Shaw. „ David Lawton, Greenfield. „ H. Whitehead, jun., Dobercross.
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Representative from the Educational Committees' Association: Mr. Thomas Bleasdale, Royton.

Representative on Sectional Board: Mr. H. Stuttard, Royton.

Four conferences and four executive meetings have been held during the year. The attendance at conferences has been very good. The past year has enabled us to celebrate our 25th anniversary. It has also been noted for an unfortunate dispute in the cotton industry, and an acute depression in trade generally. Although receipts have been checked somewhat, it is gratifying to record a firm attachment to the store. It is during these bad times the accumulated savings are useful.

Building operations and other improvements continue, and indications of progress generally are manifest.

Educational work has been of a varied character. Smoking concerts for men, interspersed with addresses, and lectures on co-operative subjects for women have been appreciated. Classes in useful subjects exist and demand greater support. There is still a need for activity in educational matters.

The first conference was held at Uppermill on Saturday, May 23rd,

NO. 14.—ROCHDALE.

Executive Committee.

Mr. R. Holt (chairman), Rochdale.	Mr. W. Booth, Heywood.
„ J. E. Lord (secretary), 18, Emma Street, Rochdale.	„ John Campbell, Littleborough.
„ David Farrow, Bury.	„ Wm. Holt, Milnrow.

Representative on Sectional Board : Mr. Benjamin Woolfenden, Rochdale.

Representative on Educational Committees' Association : Mr. T. C. Hill, Bury.

We have pleasure in presenting our report of last year's work in this district.

During the year the executive have held four meetings and arranged for four conferences.

The first conference was held under the auspices of the Wardle Society, near Rochdale, on April 7th, 1908, when Mr. W. L. Charleton's paper on "Co-operation and the New Small Holdings Act" was read by Mr. Ben. Woolfenden. The reader said numerous applications for holdings or allotments had already been made, and it was expected that the results of the Act would be of a far-reaching nature. A good discussion followed. Councillor Cook, of Wardle, considered that as at present proposed it was impossible to make a small holding in the North of England profitable on account of the poor condition of the land. The general tone of the meeting was against the views stated by Councillor Cook.

The second conference was held at Bury on July 25th, 1908, when Mr. Wm. Wolstencroft, of Bury, read a paper entitled, "The Housing and Land Problems: How can they be Dealt with?" A very animated discussion followed the reading of this paper, in which it was quite clear the meeting was of opinion the paper was a most practical one if societies would only have the courage to put it into practice.

The third conference was held at Rochdale on November 21st, 1908, when Mr. Robert Holt read the "Report of the Special Joint Committee on Credit-Trading." A very animated discussion followed, several delegates were of opinion that the time had arrived when steps should be taken to secure an improvement in regard to the practice of credit-trading. Other speakers stated that while their societies allowed credit they had not sustained any financial loss thereby.

The fourth conference was held under the auspices of the Milnrow Co-operative Society on Saturday, March 6th, 1909, when the United Board's paper on "The Minimum Wage" was read by Mr. Wm. Booth. He also introduced the question for discussion. The report recommended the establishment by co-operative societies of a minimum wage of 24s. per week for males of 21 years of age, and 17s. per week for females of 20 years of age. He knew there were members of co-operative societies, and probably

members of the committee who themselves received less than 24s., but that was no reason why they should oppose a minimum for their employes. The question elicited a good discussion, several delegates were of opinion that 24s. was not enough, it was altogether too low.

The attendance at all the foregoing conferences has been well maintained.

We regret the fact that there are a few societies in our district that have not been represented at any of our conferences; they are small societies and mostly out-of-the-way places.

The work of the executive has been closely directed towards improving the position of societies in the district, and efforts are being made, wherever it is possible, to come into personal contact with those societies outside the Union.

The trade of the district almost throughout the year has been bad, but in spite of this the societies in the district have held their own in the matter of trade.

The women's guild, which is doing good work in the district, has been represented at all our conferences.

Some societies are doing good educational and propagandist work. The Rochdale Pioneers' Educational Committee have arranged for lectures, socials, and concerts, during the session 1908-9. The attendance at these, and the interest taken in them by the members, has been something exceptional. We commend this means of educational and propagandist work to all other societies.

The executive desire to acknowledge the willingness with which societies have invited and entertained the conferences, and to those who have written and read papers they feel grateful, and highly appreciate their usefulness to the movement thereby.

The executive regret that they have been debarred from attending conferences outside their own district.

The association has been represented at the joint meetings of the District Association and the Co-operative Union.

The following is the financial statement for the year 1908:—

Receipts.	£ s d.	Expenditure.	£ s d.
To Cash in hand, April 1st, 1908	0 14 1	By Executive Meetings	3 5 8
„ „ from North-Western Sectional Board	11 15 11	„ Conferences and other Meetings	4 4 0
		„ Postages	0 6 7
		„ Deputation to Societies	0 5 0
		„ „ Sectional Conference	0 8 9
		„ Secretary's Salary	2 0
		„ Cash in hand, March 31st, 1909	2 0 0
Audited—			
WM CRYER.			
	£12 10 0		£12 10 0

JAMES E. LORD, Secretary.

No. 15.—ROSSENDALE.

Executive Committee.

Mr. Samuel Spargo (chairman), Bacup.	Mr. John W. Hammond, Ramsbottom.
„ James Shepherd (secretary), Rawtenstall.	„ Edwin Riley, Rawtenstall.
„ Robert H. Hamer, Haslingden.	„ C. Lofthouse, Crawshawbooth.

Representative on Sectional Board ; Mr. J. Shepherd, Rawtenstall.

We have pleasure in submitting our report for the past year's work of this association.

During the year we have had four conferences, all of which have been well attended, and seven executive meetings.

The first conference was held at Helmsshore on Saturday, April 25th, when the annual report and financial statement was read and accepted.

The Bacup, Crawshawbooth, Haslingden, Ramsbottom, and Rawtenstall societies were elected to send the representatives for the executive.

Mr. J. Shepherd was re-elected secretary and Mr. J. A. Joy (Haslingden) auditor.

The discussion on Mr. J. Shepherd's paper, "Co-operation in our District: Can we Improve upon it?" adjourned at last conference for further consideration, was resumed, and the many points in the paper brought forth a really good and lively discussion.

The second conference was held at Whitewell Bottom on July 11th, when Mr. Lord (Whitewell Bottom) read his paper on "The Attitude of Co-operative Leaders," confining his remarks to the Rossendale District, dealing with the dividends, advocating low dividends, and blaming the leaders for the high dividends which he strongly condemned, and said something should be done to stop these high dividend hunters. A very heated discussion followed.

The third conference was held at Haslingden on October 17th, when Mr. Hamer (Haslingden) read Mr. H. Tinker's paper on "Co-operation: Its Progress and Inducement to Thrift," in which the writer traced the history of the movement and its progress to the present time, showing the amount of money invested in the various retail and productive concerns, and as an incentive and encouragement to thrift co-operative societies stood unrivalled. A good and interesting discussion followed.

The fourth conference was held at the Ramsbottom Society on January 16th, 1909, when Mr. Hammond (Ramsbottom) read Mr. Robert Wright's paper on "Is it possible to obtain better terms by trading with the Co-operative Wholesale Society than from private traders?" The writer was strongly in favour of the retail societies giving all the trade possible to the Co-operative Wholesale Society, as taking price, quality, and conditions of labour in the Co-operative Wholesale Society's productive works into consideration, he was of opinion that better terms were being obtained from them than the

We have pleasure in presenting our annual report to Congress.

Five executive meetings and four conferences have been held, a list of which is appended :—

Date.	Place.	Subject.	Introduced by
1908. April 11th...	Eckington	Mr. Charleton's Paper : "Co-operation and the new Small Holdings Act, 1907."	Mr. Wheelhouse.
July 11th ..	Killamarsh	District and Statistical Reports. Election of Officers.	Mr. Wm. Knowles.
Oct. 10th ..	Brodsworth (Branch of Don- caster Society)	"Village Co-operation : Best Means of Carrying it on," with special reference to the Woodland village.	Mr. Wilton.
1909. Jan. 10th .	Barnsley	"The Co-operative Press." The Organising and Financing Congresses was adjourned to next Conference.	Mr. S. Wood. Mr. Wm. Knowles.

At our first conference the discussion was of an interesting character. The meeting was favourable to the co-operative movement giving some attention to the matter as opportunity offered itself.

At our second conference the reports were considered and adopted.

The third conference was of great interest, and was an object lesson in the founding of Model Colliery Villages. The paper gave a concise history of the founding, by Doncaster Society, of a branch at the Woodlands, Brodsworth.

At the fourth conference the veteran and respected chairman of the Newspaper Society submitted and defended "The Co-operative Press." A good discussion followed, and friendly criticism took the form of suggestions offered for the improvement of the *News* and for a larger circulation. At the outset a vote of condolence was passed with Mr. Wm. Knowles (district secretary) on the death of his wife, who had been an active co-operator for a number of years, and was one of the first branch secretaries of the women's co-operative guild in the days of its inception. The executive, on the report of Mr. Newsome and the district secretary of the joint meeting of the Sectional Board and District Representatives held in Manchester on the 6th of February, approved of their action in opposing clauses 4 and 5 of the Regulations for the Guidance of Executive Committees of District Associations, and they were, further, of opinion that before Regulations for the Guidance of District Associations are finally passed by the United Board they should be submitted to the districts for their con-

The report for the year was moved by the president (Mr. W. Nield), and, after a short discussion, adopted.

The officers were all re-elected. The result of the voting for the executive was that the following departments were elected:—Leeds, Macclesfield, Huddersfield, Brightside and Carbrook, Ashton, and Bury. The auditors, Messrs. J. Grindrod (Bolton) and J. W. Hollings (Leeds) were re-elected.

The Mayor of Huddersfield (Alderman O. Balmforth) then gave a very timely address on "The Value and Importance of Education, General and Co-operative." He referred to the immense progress which had been made in this country with regard to education since the passing of Mr. Forster's Education Act. He also dealt very ably with many phases of education. A very interesting discussion followed the address.

A pleasing feature of the meeting (being the 21st annual), was that the association had decided to mark this important event by recognising the long and valuable services of two of its officers, Messrs. Connor and Bleasdale, who have both served the society from its inception. The president (Mr. Nield), on behalf of the association, handed each a handsome gold watch, and spoke of the efficient service they had rendered so long and willingly in their various offices.

The first quarterly conference was held in York on Saturday, June 27th, 1908, under the auspices of the York Co-operative Society, 80 departments being represented.

Mr. Robert Keightley (York) read a very suggestive paper on "A Greater Need for Co-operative Education." The writer pleaded for more devotion to first principles and the payment of fair wages to the employés. A good discussion on the paper made the meeting very profitable.

The second conference was held at Nelson on Saturday, October 3rd, 1908, at the invitation of the Nelson Co-operative Society, 84 departments being represented.

A very able paper was read by Mr. J. Widdup (Nelson), the subject being "Educational Reform." In the course of his paper the writer asked the question whether we were satisfied with our educational system, or that it gave the best results. He said few would contend that we got an adequate return for the £90,000 expended annually within our ranks. He strongly protested against educational funds being diverted to other uses and calling that education.

The third conference was held at Huddersfield on Saturday, December 5th, 1908, on the invitation of the Huddersfield Co-operative Society, 88 departments being represented.

Mr. Charles E. Etchells (Huddersfield) read a very thoughtful paper on "The Old Ideals: How can Educational Committees Assist in their Realisation?" The writer first called attention to the old ideals and what they were. Have the old ideals been fulfilled? he asked. This was answered in the negative. He referred to departure from principle as seen in: (1)

Competition amongst societies ; (2) selling goods not produced under good conditions ; (3) increase of the credit system ; (4) paying low wages to employés ; (5) adoption of the present-giving system. The paper was full of good points, and a very animated discussion followed, many of the speakers taking a very opposite view to the writer.

The list of speakers issued by the association has again been well used.

We are sorry that the choirs on our list do not command more calls from committees, seeing that their charges are so moderate. We commend them to your notice.

Messrs. Bleasdale and Connor have represented you on the Education Committee of the Union, and Messrs. Nield and Connor on the Workers' Educational Association.

The following societies have joined the association during the year :— Blackley, Burslem, Hebden Bridge, Stockport, Kingston-upon-Hull, and the Women's Guilds of Bradford, Crompton, Great Harwood, and Halifax. Our membership now stands at 127.

In conclusion, your committee has noted with pleasure that during the year there has been a marked revival of interest in co-operative education. This has been very manifest where attempts have been made to reduce the grants. We would urge our members to make the endeavour to have their work so efficient that it will at least command the respect, if not the admiration, of our enemies.

J. E. CONNOR, Secretary.

(5) SCOTTISH SECTION.

At the first meeting of the Sectional Board, held at Newport, on June 8th, 1908, the following appointments were made for the Congress year :—

- Chairman* : Mr. J. Allan. *Treasurer* : Mr. J. Patterson.
- Sectional Executive Committee* Messrs. J. Allan, J. Deans (secretary),
D. McCulloch, and G. Wilson.
- Representatives to the United Board* Messrs. G. Bisset and J. Deans.
- Representative to Office Committee* Mr. J. Deans.
- Representative to Educational Committee* Mr. J. Patterson.
- Representative to quarterly meetings of the Scottish Co-operative Wholesale Society Limited* Mr. J. Patterson.
- Representatives to Joint Co-operative Propaganda Committee* : Messrs.
J. Deans, D. McCulloch, M. Neil, and G. Wilson.
- Representatives to Joint Board of Arbitration* : Messrs. J. Allan,
J. Lochhead, J. Deans, and G. D. Taylor.
- Representative to Scottish Educational Committees' Association* : Mr.
J. Paterson.
- Representatives to Glasgow and West of Scotland Defence Association* :
Messrs. J. Allan, J. Deans, D. McCulloch, M. Neil, and G. D. Taylor.

The Sectional Board has held twelve meetings during the Congress year, the attendance of members being as follows :—

	Absent.	Present.
James Allan	—	12
George Bisset	1	11
James Deans	1	11
James Lochhead	—	12
Duncan McCulloch	1	11
Malcolm Neil	—	12
John Patterson	1	11
A. Purdie	—	12
George D. Taylor	—	12
George Wilson	1	11

SECTIONAL EXECUTIVE COMMITTEE.

The sectional executive committee, on account of increased pressure of business, has held an average of three meetings each month during the year.

In addition to the supervision of an increasingly extensive and varied correspondence, treating upon every phase of co-operation, this committee's work has included the receiving of deputations from the committees of societies and conference associations on matters of special importance relating to the work of these bodies, and the assisting of a large number of societies in regard to the revision of their rules.

During the past year the facilities of the sectional office for legal opinion and advice have been taken advantage of to a much greater extent than during any previous year, and the subjects submitted have never been of such vital importance and interest to the societies and the movement. Much of the time of the executive committee has been taken up in dealing with matters of this nature.

In connection with the rules of societies, it might now be safely said that these, with very few exceptions, are at the present time up to date, and if it were possible to compare the rules of societies of thirty years ago with those presently in operation the improvement observed would be most marked.

It is difficult to detail to any extent the many phases of the work occupying the attention of the executive committee, but it may be said that the last year has constituted a record, both in the extent and importance of the work undertaken. It is gratifying to the Sectional Board to know that the utility of the work has been gratefully acknowledged by many of the societies.

NINTH ANNUAL SCOTTISH NATIONAL CO-OPERATIVE CONFERENCE.

This annual conference was held at Paisley on Saturday, April 25th, 1908. Mr. James Allan (chairman of the Sectional Board) presided, and there was a large attendance of representatives from the various co-operative organisations in Scotland. Provost Eadie, of Paisley, was present, and in a very sympathetic and appropriate address welcomed the delegates.

The business comprised consideration of the annual report and balance sheet of the Scottish Section, with the annual reports, balance sheets, and statistical statements of the various district conference associations, the Scottish Women's Guild, and the Scottish Educational Committees' Association.

In conjunction with the report of the Sectional Board, resolutions were submitted and passed (a) agreeing, in consideration of the great amount of labour and financial expenditure involved, in comparison with the results obtained, that the Annual Scottish Co-operative Festival and Junior Choir Competition be allowed to lie in abeyance for some time; (b) in favour of the Sectional Board taking such immediate action as it may deem advisable to modify the acute congestion existing between societies, and the consequent

rivalry, by promoting the principle of amalgamation, and to report to the next annual conference; (c) recommending the consideration by the Sectional Board of the question of the absorption of the Scottish Co-operative Educational Committees' Association; and (d) in favour of the passing of the Scotch Small Holdings Bill in its entirety, deprecating the action of the House of Lords in previously throwing out the Bill.

It was agreed that the next annual conference be held at Perth; but in communicating with the Perth, Forfar, and Aberdeenshire Conference Association on the matter, it was found that at the time when the conference would fall due the renovation of the City Hall, Perth, would be in process, and that no accommodation would be available in the city for the purposes of the meeting. At the request of the Conference Committee, therefore, it was agreed to delay holding the annual conference at Perth on this occasion. The Sectional Board communicated thereafter with the committee of the Falkirk Conference Association, which at once agreed to the meeting being held in its district, and arrangements were made for it taking place at Falkirk.

The reception committee on this occasion consisted of representatives from the Renfrewshire Conference Committee and the committees of the co-operative societies in Paisley. The arrangements made for the reception and entertainment of the delegates were most satisfactory and much appreciated.

This conference was considered one of the most successful yet held.

RESOLUTIONS PASSED AT THE NINTH ANNUAL CONFERENCE.

Scottish Co-operative Festival.

In accordance with this resolution, the Sectional Board took no action for the organisation of the annual festival. The Board, however, has pleasure in reporting that a committee of representatives from a number of the educational committees of societies in the West of Scotland was formed for the purpose of carrying on the junior choir competition for the festival challenge shield. The Sectional Board handed to the custody of this committee the festival shield for the purposes of the competition on condition that should the shield not become, under the conditions of the competition, the absolute property of any particular junior choir, or the committee should resolve to discontinue the competition, that the shield be returned to the custody of the Sectional Board. The competition was held at Paisley on Saturday, April 3rd. Nine junior choirs entered, and the junior choir of the Kinning Park Co-operative Society was awarded the shield. The interest manifested in the competition and the attendance was encouraging.

Overlapping and Amalgamation.

With the view of carrying out the resolution passed in regard to this question, the Sectional Board prepared a series of proposals dealing in a methodical and practical manner, in co-operation with the executive

committees of the district conference associations, with the evils of overlapping and the principle of amalgamation. These proposals were considered and approved of by a special sectional conference, held in Glasgow on Saturday, October 24th, 1908. A resolution was passed remitting it to the Sectional Board to make the proposals operative without delay, in fulfilment of which the Board immediately put itself into communication with the committees of the conference associations, supplying copies of the proposals and desiring them to receive deputations to consider the matter. Eight of the ten conference committees arranged to receive the proposed deputations, and interviews were accordingly held. These were of a thoroughly practical and satisfactory nature, and the results have been summarised by the Sectional Board with the view of further action being taken.

It is satisfactory, in consideration of this question, to report (1) arrangements of boundary lines between (a) the St. George (Glasgow) and Clydebank co-operative societies in the Scotstoun West District, (b) the Alloa and Dunfermline co-operative societies, and (c) the Bannockburn and Alloa co-operative societies, on either side of Alloa; (2) the taking over of the business of the Douglas Park Society (in process of being wound up by special resolution) by the Bellshill and Mossend Society as a branch; (3) a proposal that the Bridge of Weir Society, having experienced considerable difficulty, be taken over by the Paisley Provident Society (the committee of the Paisley Provident Society was favourably disposed towards this proposal and brought it before special meetings of the society's members on two occasions, but on each occasion failed to secure the necessary majority; the directors of the Scottish Wholesale Society being thereafter approached, with the consent of the members and the Board of Management of the Bridge of Weir Society, agree to undertake the supervision of the management of the society, an arrangement which has had very satisfactory results, a marked increase having taken place in the trade and membership of the Bridge of Weir Society); and (4), in addition, there are proposals for amalgamation between the Anstruther and Leven Reform Societies, and between the Galashiels and Galashiels Waverley Societies.

In continuance of this question, the Sectional Board has convened an informal conference of the committees of the co-operative societies in Glasgow for the purpose of considering the question of the better consolidation of co-operative enterprise in the city.

Reorganisation of Educational Work in Scotland.

Further to the resolution passed recommending the Sectional Board to consider the question of the absorbing of the Scottish Co-operative Educational Committees' Association, a communication was received by the Sectional Board from this association embodying a scheme of reorganisation. In considering this scheme, the Sectional Board was not entirely satisfied with its scope, and prepared an alternative scheme. It was agreed that these two schemes should be the subject of consideration at the annual conference of the

committees of the co-operative conference associations with the Sectional Board. This conference was held in Glasgow on Saturday, October 3rd, the committee of the Educational Committees' Association being invited to attend. The two schemes were submitted, and after an animated discussion, which gave evidence of considerable divergence of opinion, a special committee, consisting of an equal number of representatives from the Sectional Board and the committee of the Educational Committees' Association, was appointed to consider and agree upon one scheme, and to submit the same to an adjourned meeting of the conference committees. The special committee held several meetings, and submitted its findings to the adjourned meeting held on Saturday, March 13th, 1909. The committee of the Educational Committees' Association, representatives from the directorate of the Scottish Wholesale Society, and from the executive council of the Scottish Women's Guild were present. The scheme submitted by the special committee was, after discussion, almost unanimously adopted, and it was remitted to the Sectional Board to arrange that the scheme form a question for discussion at the national conference, to be held at Falkirk on Saturday, April 24th, 1909.

This scheme provides for the institution of a central committee on education for Scotland, consisting of thirty-four members, to be elected annually. Its objects include proposals for the extension of the classes for the training of co-operative employés, general educational propaganda, &c. Elections, meetings, appointment of executive, remuneration, &c., are also provided for, and it proposes that a central education fund be instituted, to be administered by the central committee for the purposes set forth in its objects, the minimum annual subscription to be three pounds sterling.

Scotch Small Holdings Bill.—In terms of the resolution passed, copies of said resolution were forwarded to the members of Parliament, and many acknowledgments were received and promises of support made. The Bill, however, was thrown out by the House of Lords for the third time, and neither the original Bill nor a substitute has since been introduced by the Government.

CREDIT TRADING.

Early in the Congress year a communication was received from the Anti-Credit Trading Committee appointed at the Annual Congress. The Sectional Board was requested by this committee, for the purpose of promoting at least a modification of the system of credit trading as practised by co-operative societies in Scotland, to render every assistance within its power towards this end.

The Board immediately put itself into communication with the executive committees of the Scottish Conference Associations requesting them to receive deputations from the Sectional Board for consultation with regard to the extent of credit trading in their respective districts. In this direction the co-operation of the Executive Council of the Women's Guild was secured and arrangements made for a representative from the council being con-

stituted a member of each of the deputations to wait upon the conference committees.

Eight of the ten conference committees agreed to receive the proposed deputations. Statements compiled by the Anti-Credit Trading Committee detailing the extent of credit trading in each of the districts were submitted to the respective conference committees. The results of the interviews were considered very satisfactory, and have been tabulated by the Sectional Board with a view to further action being taken.

A special sectional conference was also convened by the Sectional Board in regard to this question, and held at Edinburgh on Saturday, January 23rd, 1909. A paper prepared by Mr. James Deans, secretary of the Sectional Board, was read, dealing with the evils of credit trading, and submitting a scheme for the modification and ultimate control of the system. The paper produced a most animated discussion, taken part in by a large number of representatives. At the close a resolution was passed regretting the extent of credit trading among the societies, approving of the action of the Scottish Sectional Board, and agreeing to assist the Board in every possible way in its efforts to combat this evil.

As a result of this conference the question of credit trading has been discussed at meetings of the (a) Falkirk, (b) Fife and Kinross, and (c) Forfar, Perth, and Aberdeenshire conference associations, and resolutions in favour of a modification of the system in these particular districts passed.

It is satisfactory to note, that a widespread interest has been aroused in connection with this subject, and many societies are dealing with it in a practical manner.

INTERNATIONAL CO-OPERATION.

The Sectional Board, recognising the importance of the work of the International Co-operative Alliance, convened a special sectional conference for the consideration of its claims, and at its request Mr. William Maxwell, J.P., president of the Alliance, prepared and read a paper on the subject. The conference was held in Glasgow on Saturday, March 6th, and was very largely attended. Mr. Maxwell's paper was cordially received, and a resolution passed approving of the work of the Alliance and calling upon the societies in Scotland to show a practical interest in its operations by sending delegates to its congresses and increasing their subscriptions to its funds.

A suggestion was made at this conference with the view of promoting a better knowledge on the part of Scotch co-operators of the nature and extent of co-operation on the Continent, and furthering the feeling of friendship between the co-operators of various countries; that the Sectional Board should organise excursions of Scotch co-operators to various parts of the Continent during the summer months. It was also suggested that societies might take advantage of such an arrangement to appoint members to accompany such excursions as an appreciation of valued and voluntary services rendered in the interests of the society. This matter is presently under the consideration of the Sectional Board.

ASSOCIATION OF CO-OPERATIVE MANAGERS.

The Sectional Board recognising, from the number, ability, and position of the managers of co-operative societies in Scotland, that they constituted a force and power in the movement, was of opinion that, properly organised, they might be of great advantage both to themselves and to the movement generally. The Board, therefore, convened a special conference of general and departmental managers of co-operative societies in Scotland, and this conference was held in Glasgow on Tuesday, November 3rd, 1908. It was largely attended and the proceedings were of a satisfactory nature. A paper was read by Mr. David Rowat, manager, Paisley Provident Society, who urged the formation of a Scottish Co-operative Managers' Association. A resolution was passed cordially approving of the proposal and resolving upon the formation of such an association.

It is gratifying to report that a most successful association has been formed, with headquarters at Glasgow, and that a promising branch exists in the East of Scotland, with headquarters at Edinburgh.

TRAINING CENTRES FOR CO-OPERATIVE EMPLOYEES (SCOTLAND).

The Sectional Board has again to report that the number of training centres in Scotland during the past session has been maintained, and that the enrolments and attendance of students have been very satisfactory.

Centres have been conducted at Glasgow (instructors, senior class, Mr. W. A. Crocket, Glasgow; junior classes, Mr. N. M. Davidson, Glasgow, and Mr. J. R. Pollock, Paisley); Paisley (instructor, Mr. A. M. Fraser, Paisley); Motherwell (instructor, Mr. J. Taylor, Edinburgh); Lochgelly (instructor, Mr. J. Marr, Cowhenbeath); and Falkirk (instructor, Mr. A. H. Kirkwood, Stenhousemuir).

For the convenience of employes throughout Scotland not resident at a convenient distance from any of the centres conducted during the session, a training centre correspondence class was formed under the instructorship of Mr. W. M. Scott (Kilbirnie). Mr. Scott devoted much attention to the duties, and the class was taken advantage of by a satisfactory number of employes.

An effort was made by the Sectional Board to form book-keeping classes for the convenience of the training centre students at Glasgow and Motherwell. It was only found possible to organise a class at Glasgow, and a special book-keeping class was therefore conducted during the session under the auspices of the Sectional Board, Mr. J. Cassidy (Glasgow) acting as instructor.

A class for the training of centre students in the art of teaching was also organised by the Sectional Board, every facility being given to students holding the advanced managers' certificate to attend. A very successful class was conducted under the instructorship of Mr. J. Campsie, M.A., and good results are anticipated.

As a result to some extent of the action taken by the Sectional Board in specially directing the attention of the Central Education Committee

of the Co-operative Union to the need for a better organisation of the work of training co-operative employés and providing suitable teachers, a new scheme has been prepared by the Central Committee, in co-operation with the Sectional Board, and this scheme will form a subject of discussion at the National Conference at Falkirk on April 24th, when Mr. W. R. Rae, chairman of the Central Committee, will introduce the question.

CO-OPERATIVE CLASSES IN SCOTLAND.

The formation of classes for employés and members has received the attention of societies and conference associations in Scotland during the past session to a gratifying extent.

Classes on co-operative book-keeping have been conducted as follows by societies and conference committees, viz:—Aberdeen, Alva, Bathgate, Glasgow (Co-operative Union), Cowdenbeath, Dumbarton, Dunfermline, Galashiels, Kilbirnie, Ayr (Kilmarnock), Leith, Paisley, Perth, Slamannan, Bannockburn and Alloa (District Conference Association), West Calder, and Edinburgh (St. Cuthbert's Association).

OPENING OF RETAIL SHOPS BY SCOTTISH WHOLESALE SOCIETY.

A beginning has been made by the Wholesale Society in this respect by the opening of a retail branch at Elgin in place of the co-operative society there which was recently dissolved. Although the conditions, both in regard to the failure of the previous society and the present depression of trade, are not encouraging, the branch is progressing favourably.

The Sectional Board, in co-operation with the committee of the Perth, Forfar and Aberdeenshire Conference Association, is arranging for a conference being held at Elgin with the view of furthering the interests of this retail branch.

SCOTTISH CO-OPERATIVE CONFERENCE ASSOCIATIONS.

The relationship between the Sectional Board and the district conference associations has continued to be of the most cordial and harmonious nature. The papers read at the meetings of the conference associations have had a more direct bearing than usual upon co-operation, and have been less theoretical and more practical than formerly. There is at all times a ready response on the part of the conference committees to co-operate with the Sectional Board in any effort where joint action is considered advisable.

JOINT CO-OPERATIVE PROPAGANDA COMMITTEE.

The directors of the Scottish Wholesale Society, being of opinion that the powers conferred upon them in regard to the opening of retail branches obviated the necessity of the continuance of the Joint Co-operative Propaganda Committee, which, composed of representatives from the directorate and the Scottish Sectional Board, has been in existence for a considerable number of years, a communication to this effect was made to the Sectional Board by the directors, who at the same time offered to co-operate with the Board as far as was possible in propaganda work. The Sectional Board,

while of opinion that the operations of the propaganda committee might be continued with advantage, agreed to the recommendation of the directors, and in consequence the propaganda committee was dissolved, and does not now exist.

JOINT ARBITRATION BOARD.

At the beginning of the Congress year, this Board was deliberating upon a dispute between the St. Cuthbert's Co-operative Association (Edinburgh) and its operative shoemakers. It is satisfactory to report that the Board was able to come to a decision acceptable to both parties, and thus secured an amicable settlement of the matter. No further dispute has since been submitted to the Board for its arbitration.

GLASGOW AND WEST OF SCOTLAND CO-OPERATIVE DEFENCE ASSOCIATION.

This association has continued its work in regard to the municipal elections in the West of Scotland with fairly satisfactory results, and it has also taken a part in regard to the school board elections.

It has continued its operations in promoting the removal of the embargo on the importation of Canadian cattle into this country, and organised a most successful public meeting in Glasgow on Wednesday, January 27th, 1909, for the consideration of this question. Ex-Bailie Edward Watson (Glasgow, president of the Free Importation Canadian Cattle Association of Great Britain) presided, and addresses were delivered by Mr. William Henderson (Coupar Angus), Mr. James Dunlop (Fenwick), members of the Scottish Chamber of Commerce, and others. A resolution was passed condemning the restrictions, and calling upon the Government to introduce a Bill for the amendment of the Diseases of Animals Act, 1896, to provide for the importation of Canadian cattle into this country under proper inspection and quarantine. Copies of this resolution were afterwards forwarded to members of Parliament.

The Traders' Defence Association of Scotland having issued a circular letter to the clergy of Scotland containing reflections upon the nature and benefits of co-operative trading, the Defence Association, with the permission of the author, printed an address delivered by the Rev. John Glasse, D.D., Old Greyfriars' Church, Edinburgh, as a fitting reply. Five thousand copies were issued to the clergy of Scotland, and twenty thousand copies have also been circulated among members by a number of societies in Scotland.

SCOTTISH CO-OPERATIVE VETERANS' ASSOCIATION.

This association extends the scope of its operations annually, and its work is much appreciated. It receives the interest and support of many societies.

CO-OPERATIVE HOMES.

The annual report of the Co-operatives Homes Association shows a gratifying increase in the number of patients who have taken advantage of

the facilities so adequately provided for them at the homes at Seamill (West Kilbride) and Abbotsview (Galashiels). In consideration of the increased demands on account of maintenance, it is earnestly desired that societies will respond sympathetically to the claims of this association for financial support.

BOYCOTT AGITATION.

The section of the private traders in Scotland who for the past twenty years have been so persistently agitating against co-operative enterprise, evidently under the impression that the severe and prolonged depression in trade offered an opportunity for them to apply the peculiar methods of their agitation successfully, have, during the past autumn and winter, been extremely active in many parts of Scotland. The principal centres of action have been Perth, Kilmarnock, Edinburgh, Leith, Dumbarton, Greenock, and Stirling, and the Perth and Kilmarnock societies have been particularly distinguished by the severity of these attacks.

The City of Perth Society is to be congratulated on the success with which it has not only repelled these attacks, but, by means of successful actions for damages, has given its opponents a severe lesson. The Kilmarnock Equitable Society has also taken suitable action in regard to the attacks made upon it, with satisfactory results.

TRADE OF THE SOCIETIES IN SCOTLAND.

It is satisfactory to state that, notwithstanding the continued severe depression in trade all over the country, the trade of the co-operative societies in Scotland shows satisfactory results, evidence of which will be found in the statistical statements.

J. ALLAN, Chairman.

J. DEANS, Secretary.

SCOTTISH CO-OPERATIVE EDUCATIONAL COMMITTEES' ASSOCIATION.

ANNUAL REPORT, 1907-1908.

Executive Committee.

Dr. Henry Dyer (chairman), Glasgow.	Mr. Mc.Arthur, Paisley Provident.
Mr. Thomas Dick (treasurer), Shettleston.	„ William Anderson, Ayrshire Conference.
„ James Lucas, M.A. (secretary), Shettleston.	„ Wm. Mason, Glasgow and Suburbs Conference.
„ Arch. Norval (auditor), St. George, Glasgow.	„ P. Mc.Connell, Fife and Kinross Conference.
„ Hugh Campbell (auditor), Cowlairs, Glasgow.	„ John Liddell, Falkirk Conference.
„ James Forsyth (U.C.B.S.), Glasgow.	„ John Kelly, Central Conference.
„ Paxton, Falkirk.	„ John Muir, Renfrewshire Conference.
„ Barclay, Kinning Park, Glasgow.	„ James Harvey, Border Conference.
„ Wm. Davidson, Barrhead.	„ John Patterson, Scottish Section.
„ Mc.Donald, Coatbridge.	„ Robert Kinlay, Stirling and West of Fife Conference.

In the second paragraph of the last annual report a suggestion, based on the work of the association was given to the effect that a real national organisation of co-operative education would mean the absorption of the committee of the association in the Scottish Section. In the discussion on this report the suggestion contained therein was by the unanimous vote of the National Conference remitted to the Scottish Section to consider and report at the next annual conference.

Since that time a considerable part of the energy of the committee has been taken up in formulating a basis in which the Union suggested might be consummated. At the meeting in May and at the annual meeting in October the proposals of the committee for that Union were placed before the members of the association and received their unanimous approval. The Scottish Section had also prepared a scheme, and the two schemes were submitted to a special meeting of the Scottish Conference Associations. The outstanding point of difference between the two schemes as submitted was the principle of representation. The committee of the association felt that it was necessary to have representatives from every conference area in Scotland, if the organisation was to be really national.

As a result of the meeting of the conference committees in the autumn the Scottish Section and the Committee of the Educational Association were asked to draw up a joint scheme. This was done by sub-committees from both bodies, and their work was approved, not only by the parent committees, but also by representatives of the conference associations who met on the 13th March.

This scheme, which will be submitted to the National Conference in April, has gained the approval of many who have been engaged in co-opera-

tive educational work for a long time, and on that account at least merits the favourable consideration of the delegates.

From one point of view it marks an appreciation of the growing importance of educational effort, if the co-operative movement is even to maintain the position it has acquired. Too long have educational committees and educational associations been despised by many engaged in the purely business side of co-operation. These have failed to see that part of the wonderful success which has attended their efforts in the commercial world has been due to the despised and quiet work of educational committees.

Although so much attention has been given by the members of the association to the important question of organisation yet the usual work has not been neglected. The suggestions for winter's work was, as usual, issued to the members before the May meeting, and was the subject of discussion at that meeting. In addition to that pamphlet a circular on "Economics" was prepared and sent out to the members. Out of that circular there arose a proposal that one or more students should be sent by Scottish co-operators to Ruskin College.

In view of the Triennial School Board Elections which fall to be held this spring, a four-page leaflet was issued to the members. In that circular special attention was given to the important questions which under the new Education Act require to be answered by school boards, and emphasis was laid upon the permissive character of the new powers granted by Parliament. The committee believe that much good has been done by the operations of the association, but they feel that greater possibilities lie before the improved organisation, which they hope to see called into existence in April. The need is great and the times are ripe.

The following is the financial statement for the year 1908:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash Lodged in Scottish Co-op. Wholesale Society	19	9 4	By Printing Literature.....	0	12 0
„ Cash Lodged in St. George Co-op. Society	12	12 3	„ Printing Literature and Free Distribution	12	0 0
„ Cash in Treasurer's hand	17	14 2	„ Printing and Stationery	2	15 3
„ Avonbank Society	1	0 0	„ Gratuity to Hallkeeper.....	0	4 0
„ Barrhead „	1	0 0	„ Committee's Travelling	7	1 8
„ Clydebank „	1	0 0	„ National Conference on Sweating	0	7 0
„ Cowairs „	1	1 0	„ Bank Commission and Money		
„ Coatbridge „	1	0 0	Orders.. ..	0	5 2
„ Cowdenbeath „	1	0 0	„ Secretary's Postages	2	1 6
„ City of Perth „	1	1 0	„ Treasurer's „	0	13 10
„ Dalziel „	1	0 0	„ Secretary's Salary	7	0 0
„ Dreghorn „	1	0 0	„ Treasurer's „	2	0 0
„ Dumbarton Equitable Society ..	1	0 0	„ Cash in Scottish Co-op. Wholesale Society Ltd.	19	18 10
„ Dunfermline Society	1	0 0	„ Cash in St. George Co-operative Society Ltd.	15	0 8
„ Hamilton Central Society	1	0 0	„ Cash in Treasurer's hands	17	16 9
„ Kinning Park Society	1	0 0			
„ Lochgelly „	1	0 0			
„ Leith Provident Society	1	0 0			
„ Paisley Provident Society	1	0 0			
„ Pollokshaws „	1	0 0			
„ Shettleston „	1	1 0			
„ St. George „	1	0 0			
<i>Carried forward</i>	68	18 9	<i>Carried forward</i>	87	16 8

	£	s.	d.
<i>Brought forward</i>	68	18	9
To St. Rollox Society	1	0	0
„ Stirling „	1	0	0
„ Vale of Leven „	1	0	0
„ West Calder „	1	0	0
„ Wishaw „	1	0	0
„ Irvine and Fullarton Society ...	1	0	0
„ Scottish Co-operative Women's Guild	1	0	0
„ <i>Scottish Co-operator</i> Newspaper ..	1	1	0
„ Co-operative Conference Associa- tions—			
Glasgow and Suburbs	1	0	0
Forfarshire, Perthshire, and Aberdeenshire	1	1	0
Stirling, West of Fife, and Clackmannan	1	0	0
Falkirk and District	1	0	0
Border Counties	1	0	0
Ayrshire	1	0	0
Renfrewshire	1	0	0
„ Grahamston and Bainsford Edu- cational Association	1	0	0
„ United Co-operative Baking Soc.	1	0	0
„ Literature Sold	0	18	0
„ Interest	0	17	11
	£87	16	8

	£	s.	d.
<i>Brought forward</i>	87	16	8
Audited—			
ARCH. NORVAL.			
HUGH CAMPBELL			

HENRY DYER, President
JAMES LUCAS, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—AYRSHIRE.

Executive Committee.

Mr. Hugh Muir (president), New Cumnock.	Mr. James Hopes (auditor), Dalmeilton.
„ James Dunlop (treasurer), Galston.	„ Hugh Stewart (auditor), Newmilns
„ Wm. Anderson (secretary), Kilbirnie.	„ Thomas Imrie, Stevenston.
„ William M. Scott (statistical secretary), Kilbirnie.	„ Robert Urquhart, Beith.
	„ John Cosgrove, Hurlford.
	„ William Dawson, Irvine.

In submitting for your approval the annual report, balance sheet, and statistical statement for 1908, your committee are not in the happy position of previous years in being able to set forth the great progress made during the year. Like all other districts, we have experienced a year of trade depression; in some places work has been completely stopped, and in others short hours prevailed during the best part of the year, with the inevitable result that the societies have, more or less, suffered in trade—the “luxuries” had to be done without, and only the bare “necessaries” of life procured. Capital has also had to be drawn upon to meet the needs of the members in their distress, and is an evidence of the benefit that our movement is to those who are within its borders when the proverbial “rainy day” comes round. Many of the societies were very prompt and generous in voting substantial sums from their funds to alleviate the great amount of distress in their several districts, and are to be commended for their action.

The outlook for the year just entered upon is brighter, and we are hopeful that the societies will again have times of prosperity, and be able to show by the end of 1909 greater increases than ever, and thus will be able to show that the benefits of co-operation are being spread. There has not been much expansion in buildings during the year; still, some societies have been looking forward for the “good time coming.” Hurlford has remodelled its central premises; Stevenston is busy with extensions on its central buildings; Troon has now entered its new and fine drapery and boot departments, with office accommodation above; Kilbirnie has also opened new fish and fruit shops; complete new bakeries are now nearing completion at Ayr and Kilbirnie. Serious fires demolished the large central buildings of Newmilns Society and the old bakery premises of the Kilbirnie Society; but these disasters did not cause much inconvenience to the members of these societies, thanks to the prompt services rendered by the

Scottish Co-operative Wholesale Society in the one case, and the United Co-operative Baking Society in the other.

The comparative statement of the four principal items for this and the previous year are as follows:—

	Members.	Capital.	Sales.	Profits.
1908	26,630 ..	£501,463 ..	£912,769 ..	£142,709
1907	26,360 ..	480,743 ..	934,264 ..	143,956
Increase.....	270	£20,720	....	....
Decrease .....	..	....	£21,495	£1,247

Meetings.—During the year the four regular quarterly meetings have been held; the attendance at the same continues to be good; the interest shown in the work of the association unabated; the proceedings are considered in an intelligent manner; and the enthusiasm displayed clearly demonstrates that our work as a united body is a success.

The first or annual meeting was held at Kilwinning, on March 28th, under the auspices of the Kilwinning Society, 105 delegates being present. The annual report, balance sheet, and statistical statement were submitted and considered; the report and balance sheet were adopted, but the consideration of the statistical statement was left over till next quarterly meeting, owing to the absence of the statistical secretary. A paper was read by Mr. Peter Anderson (Kilmarnock) entitled “The Value of Life Assurance.” He dealt with his subject in a very lucid manner, claiming that provision for the family could best be done by assurance—it was a necessity that should be attended to by all co-operators. He explained the working of the collective scheme of life assurance as formulated by the Co-operative Insurance Society, and urged all societies to take up this business, as it was a means of increasing trade in the societies, and also a great benefit to members at a trying time. Mr. Anderson was warmly thanked for his paper. Mr. John Cosgrove (Hurlford) was elected to the committee.

The second meeting was held at Dalmellington, on June 27th, under the auspices of the Dalmellington Society, 107 delegates being in attendance. On the recommendation of the committee, it was agreed to adopt an admission slip for delegates and visitors to all meetings of the association, instead of calling over the roll. The statistical statement, left over from last meeting, was considered and adopted, after hearing Mr. Smith, statistical secretary, give report on same. The paper to be considered was Mr. Bayne’s paper, “The Lack of Interest among the Members of Co-operative Societies, and its Possible Dangers.” It was agreed, as Mr. Bayne was not present, to delay the discussion till next quarterly meeting. Mr. Thomas Clark (Kilmarnock) having resigned the treasurership, Mr. James Dunlop (Galston) was elected to the position.

The third meeting was held at Darvel, on September 26th, under the auspices of the Darvel Society; 106 delegates' tickets were collected at the door. Mr. James Bayne (Alloa) introduced the subject for consideration by giving a synopsis of his paper on "The Lack of Interest among the Members of Co-operative Societies, and its Possible Dangers." This brought on a very animated and interesting discussion, which was followed by the delegates with the greatest of interest. Mr. Bayne received the thanks of the meeting for his paper. Mr. William M. Scott (Kilbirnie) was elected statistical secretary. A presentation of a gold hunter watch was made to Mr. Clark, late treasurer of the association.

The fourth meeting was held at Muirkirk, on December 26th, under the auspices of Muirkirk Society, 96 delegates being present. A paper was read by Mr. Henry M'Master (Glasgow) entitled "The Child: Its Importance to the Movement." He traced the progress of the movement from its beginning, and maintained that the progress, great as it was, would have been greater if the children had been looked after and trained for the movement. He advised all societies to form "guilds for young people," so that the children might be trained for the movement. The paper was very well received by the delegates, and Mr. M'Master was heartily thanked for same.

Educational.—The book-keeping class, held under our auspices at Kilwinning, session 1907-8, was fairly successful as far as results of examination are concerned, but no class has been taken up by us this session; there are, however, classes under the Union formed in some districts, with very fair attendances of students. Propaganda meetings have also been organised and carried through in different localities, and will have good results, we are sure.

Along with the Scottish Section, consideration has been given to the questions of "Overlapping" and "Credit." On the first of these questions we are happily able to say that our district has a clean sheet, and we hope this condition of affairs will long continue to exist; but on the question of "Credit" we have to admit that we have room for improvement. The average debt for Scotland, as shown by the section, is 19s. 10½d. per member, while in our district the average is shown as £1. 0s. 6d., which makes us above the average by 7½d. per member. We have only five societies that show no debt at the end of the year, while the other societies are shown with debts that range from £3. 16s. per member downwards. Your committee intend to bring the matter before you at one of the quarterly meetings, when we hope that the subject will be considered, and findings come to that will help to bring about a better state of matters in our conference area.

In concluding our report, we have to tender our best thanks to the societies that have entertained the delegates at the quarterly meetings during the year, and to the members of the Kilmarnock Equitable Society for their kindness in placing their educational committee room at the disposal of the conference committee for their meetings.

The following is the financial statement for the year 1908:—

Receipts.		£	s	d.	Expenditure.		£	s	d.
To Balance on hand	.....	9	5	1½	By Cash, Quarterly Meeting at—				
" Cash from Ardrossan	.....	5	0	0	Kilwinning	.....	8	7	0
" " Auchinleck	.....	2	12	6	Dalmellington	.....	13	9	8
" " Beith	.....	2	19	4	Darvel	.....	9	10	7
" " Crosshouse	.....	2	9	2	Muirkirk	.....	12	18	4
" " Catrine	.....	2	11	11	" Committee Meetings	.....	7	10	7
" " Darvel	.....	3	12	2	" Special Committee Meetings	.....	2	6	4
" " Dalry	.....	1	17	2	" Convalescent Homes Association,				
" " Dregghorn	.....	2	10	4	1907-8	.....	2	6	0
" " Dumfries	.....	6	15	3	" Attending other Conferences	.....	10	1	9
" " Fergushill	.....	0	16	9	" Visiting Societies	.....	0	6	0
" " Glenbuck	.....	0	10	5	" Printing Account	.....	5	13	6
" " Galston	.....	4	7	0	" Statistical Secretary's Salary	.....	1	0	0
" " Hurlford	.....	3	5	1	" President's Salary	.....	1	0	0
" " Irvine	.....	2	9	10	" Secretary's	.....	1	0	0
" " Insurance Society	.....	0	10	0	" Treasurer's	.....	1	0	0
" " Kilbirnie	.....	5	13	9	" Janitor	.....	0	5	0
" " Kilwinning	.....	3	3	4	" Grant to late Treasurer	.....	2	0	0
" " Kirkconnel	.....	0	8	3	" Educational Committees' Association	.....	1	0	0
" " Muirkirk	.....	2	14	4	Statistical Secretary's Postages	.....	0	3	2
" " Maybole	.....	3	14	10	Auditor's Train Fares	.....	0	8	8
" " Mauchline	.....	2	10	3	Secretary's Postages	.....	1	12	8
" " New Cumnock	.....	1	19	6	Treasurer's	.....	0	8	1½
" " Newmilns	.....	4	9	4	Bank Charges	.....	0	9	8
" " Stevenston	.....	3	17	6	" Book-keeping Class—Teacher's				
" " Scottish Wholesale					Salary	.....	9	5	0
Society	.....	5	0	0	" Cash in Bank	.....	15	4	11
" " Troon	.....	2	15	3	" Cash in hand	.....	2	0	5
" " United Baking Society	.....	2	0	0					
" " Barrhead Laundry	.....	0	10	0					
" " Scottish Section	.....	3	0	0					
" " Scottish Co-operator	.....	0	10	0					
" " Paisley Manufacturing									
Society (Adverts)	.....	1	0	0					
" " Paisley Manufacturing									
Society	.....	0	10	0					
" " Scottish Women's									
Guild	.....	0	2	6					
" " Co-operative News-									
paper Society Ltd.	.....	0	10	0					
" " Bond	.....	2	0	0					
" " Scottish Co-operator									
(Advertisements)	.....	0	10	0					
" " Insurance Soc. (Advts.)	.....	1	0	0					
" " Stevenston Society									
(Book-keep'g Class)	.....	2	2	0					
" " Irvine Society Educa-									
tional Committee									
(Book-keep'g Class)	.....	2	0	0					
" " Kilwinning Society									
(Book-keep'g Class)	.....	5	0	0					
" " Interest	.....	0	14	6					
		£109	7	4½					£109 7 4½

Audited—
HUGH STEWART.
JAMES HOPES.

WILLIAM ANDERSON, Secretary.

No. 2.—BORDER COUNTIES.

Executive Committee.

Mr. James Harvey (president), Hawick.	Mr. David Fisher (auditor), Selkirk.
" James Anderson (treasurer), Galashiels.	" James Murray, Jedburgh.
" Neil O'Hara (secretary), Galashiels.	" George Donald, Kelso.
	" John Rennie, Peebles.

Your committee have the pleasure of submitting for your consideration the report, balance sheet, and statistical returns for the past year.

The following statement indicates the position of the movement in this district:—

	Members.	Capital.	Sales.	Profit.	Reserve
		£	£	£	Fund.
					£
1908....	10,314 ..	164,496 ..	404,899 ..	68,942 ..	12,881
1907....	10,390 ..	168,258 ..	409,917 ..	72,268 ..	12,149

The following is a *résumé* of the meetings held during the year:—

The annual meeting was held under the auspices of the Hawick Society, in the Town Hall, Hawick, on March 21st. In the absence of the president, through illness, Mr. George Fisher presided. 150 delegates were present.

The annual report, balance sheet, and statistical returns were considered and adopted.

Mr. Neil O'Hara was re-elected secretary, and Mr. David Fisher was re-elected auditor.

Agreed to support Mr. James Allan's re-election as member of the Co-operative Union Limited.

Councillor Bolster (Selkirk) was appointed delegate to the Newport Congress.

Mr. John Cairns (manager of Tranent Co-operative Society) read an able paper, subject, "The Opportunities and the Duty of Societies to engage in Production." At the conclusion of Mr. Cairns' paper, an interesting discussion took place, in which the following gentlemen were the speakers:—Mr. Purdie (Scottish Section), Messrs. Little and Glass (Scottish Co-operative Wholesale Society), Mr. John Moffat (Walkerburn), Messrs. Thomas Murray and J. Dewar (Hawick), and ex-Provost Shaw (Tranent). Mr. Cairns replied to the various speakers, and was awarded a hearty vote of thanks.

The second meeting was held under the auspices of the Galashiels "Waverley" Society, in their own hall, on June 27th. Mr. James Harvey (president) occupied the chair, and there were 100 delegates present.

Mr. James Harvey (Hawick) was unanimously re-elected president.

Treasurer Bolster (Selkirk) gave an excellent report of the Newport Congress, for which he received a hearty vote of thanks.

Mr. James Smith (Galashiels) read his paper on the question of "A National Co-operative Society," upon which an instructive discussion took place, which was taken part in by the following delegates:—Mr. Purdie (Scottish Section), Mr. Rowat (United Baking Society), Messrs. Little and Young (Scottish Co-operative Wholesale Society), Messrs. John Ballantyne, Henry Cross, and John Dickson (Galashiels), ex-Bailie Miller, J. Dewar, J. Boyd, and T. Ainslie (Hawick), Treasurer Bolster (Selkirk), and Mr. Thomas Brown (Galashiels). Mr. Smith replied, and received a cordial vote of thanks.

The third meeting was held under the auspices of the Earlston Society, in the Church Hall, Earlston, on September 19th. Mr. Harvey (president) occupied the chair, and 100 delegates were present.

The Chairman referred to the death of Mr. John Combe (Hawick), who had done good work for the movement as president of the Hawick Society and a director of the Scottish Co-operative Wholesale Society, and it was agreed to send a letter of sympathy to Mr. Combe's family.

On the motion of Messrs. J. Wood and A. McGhee (Galashiels), it was agreed to print an abstract of the wages return received from societies, and to consider same at next meeting.

Mr. James Anderson was unanimously re-elected treasurer, and Councillor Murray (Jedburgh) was appointed a member of committee.

Mr. T. Russell (manager of the Earlston Society) then read his paper, subject, "The Balance Sheet and How to Read It," which was listened to with great attention. The following delegates took part in the discussion:—Messrs. G. D. Taylor and James Lochhead (Scottish Section), Messrs. J. Dewar and T. Ainslie (Hawick), Mrs. Slater (Scottish Women's Guild), Messrs. John Ballantyne and John Wood (Galashiels), Mr. Sutherland (Walkerburn), Mr. D. Fisher (Selkirk), and Mr. Thomson (*Scottish Co-operator*). Mr. Russell replied, and was accorded a hearty vote of thanks.

The fourth meeting was held under the auspices of the Galashiels Coal Society, in the Co-operative Hall, High Street, Galashiels, on December 19th. Mr. James Harvey (president) occupied the chair, and there were 106 delegates present.

Mr. George Donald (Kelso) and Mr. John Rennie (Peebles) were elected members of committee.

The special return of productive and distributive wages, which was printed and in the hands of the delegates, was then considered, and after a good deal of discussion, Mr. Peter Glass (Co-operative Insurance Society) moved that it should be remitted to the executive to consider and report.

Mr. Henry Cross (Galashiels) then read his able paper on the question of "Overlapping," in which he advocated amalgamation as the only cure for the evil. An instructive discussion took place, in which the following gentlemen took part:—Messrs. John Ballantyne, Matthew Laidlaw, John Dickson, and Samuel Ramsay (Galashiels), Messrs. Little and McDonald (Scottish Co-operative Wholesale Society), Mr. Peter Glass (Insurance Society), Messrs. James Allan and James Lochhead (Scottish Section); also Mrs. McLean (Co-operative Women's Guild) and Mrs. Masie (Glasgow and Suburbs Conference). At the conclusion of the discussion Mr. Cross replied, and, upon the motion of the president, he received a hearty vote of thanks.

We beg to tender our sincere thanks to the societies under whose auspices we have met during the year, for the cordial welcome and generous hospitality they have extended to all those who have attended our meetings.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To	Balance from last year	9	16	8	By	Committee's Expenses	10	4	4
"	Contributions from Societies				"	Delegates' & Travelling Expenses	8	11	9
	Hawick	8	4	8	"	Printing	6	16	1
	Galashiels	2	12	6	"	Stamps and Stationery	4	1	11
	Galashiels "Waverley"	2	11	9	"	Delegates' Expenses to Newport Congress	6	15	
	Galashiels Coal	1	0	0	"	Subscription Scottish Educational Association	1	0	0
	Selkirk	2	8	0	"	Secretary's Salary	3	0	0
	Peebles	1	18	6	"	Balance in Bank	11	0	8
	Jedburgh	1	0	0					
	Innerleithen	1	0	0					
	Walkerburn	1	0	0					
	Kelso	0	12	0					
	Earlston	0	10	0					
	Scottish Co-op. Wholesale Ltd.	5	0	0					
	Scottish Section Co-op. Union.	3	0	0					
	United Co-op. Baking Society..	2	0	0					
	Co-operative Insurance Society	1	0	0					
	Paisley Manufacturing Society	0	10	0					
	Co-operative Women's Guild..	0	2	6					
	Co-operative Newspaper Ltd..	0	10	0					
	Scottish Co-operator	0	10	0					
"	Advertisements—								
	St. Cuthbert's Co-operative Association Ltd.	2	0	0					
	United Co-op. Baking Society..	2	0	0					
	Paisley Co-op. Manuf. Society	1	0	0					
	Insurance Society	1	0	0					
	Interest	0	3	2					
		£51	9	9					£51 9 9

Audited—
DAVID FISHER.

NEIL O'HARA, Secretary.

No. 3.—CENTRAL.

Executive Committee.

Baillie Macdonald (president), Motherwell.	Mr. James Sneddon (secretary), Burnbank.
Mr. Joseph Kay (vice-president), Carlisle.	" Archibald Muir (statistical secretary), Motherwell.
" Archibald M'Lean (treasurer), Coatbridge.	" John Brown, Wishaw.
" David R. Lockhart (auditor), Motherwell.	" John Weir, Bellshill.
	" John Kelly, Hamilton.
	" Wm. Lamond, High Blantyre.

It gives your committee pleasure in presenting to you their annual report, balance sheet, and statistical statement for the past year.

The following figures indicate the position of the movement in our district:—

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
1908	36,067	£750,078	£1,867,765	£302,922	£38,020
1907	34,617	703,497	1,749,083	292,389	33,819
Increase....	1,450	£46,581	£118,682	£10,533	£4,201

The past year has been a very trying one for the general trade of our district. The depression in some of our industries has been very severe,

the effect of which has materially diminished the spending power of the working classes, from whom the co-operative movement derives the bulk of its support. Considering the state of the general trade, however, our societies have not suffered to the extent that an outsider might have anticipated, which fact is probably accounted for by the members having their share capital to fall back upon. But this, instead of being a drawback to the movement, goes to prove the immense advantage to working men and women of co-operation, to them and their families—for “a friend in need is a friend indeed.”

Meetings of Delegates.—During the past year the usual four conferences have been held. The attendance at these conferences has been very good. The papers read at each were instructive and much appreciated. The discussion was generally sustained and interesting. We feel that our conferences are a useful educational agency, and an incentive to co-operative enthusiasm and loyalty.

The first conference was held at Burnbank, on Saturday January 18th, 1908, under the auspices of Burnbank Co-operative Society. A paper was read by Mr. Matthew Sempie (Burnbank) on “The Central District Co-operative Conference Association and Co-operative Education.” A printed copy of this paper was handed to each delegate, on entering the hall, through the kindness of the local society. An animated discussion on the paper followed its reading.

The second conference was held on Saturday, April 18th, 1908, under the auspices of Bellshill and Mossend Co-operative Society Limited. A paper was read by Mr. William Lawton, manager of society (Bellshill), on “Some Suggestions Worthy of Consideration by Retail Societies.” An interesting discussion followed.

Our chairman, Mr. Murphy, whose term of office expires at next meeting, expressed his anxiety to be allowed to retire. Referring to the work of the movement generally he said that at all times he welcomed criticism at conference meetings and at Wholesale Society meetings, but he would ask each of those who criticised the conference and its usefulness to put to themselves this question: “How much have I done to make the conference worthy of the movement?”

The third conference was held on July 25th, 1908, at Motherwell, by invitation of Dalziel Co-operative Society Limited. Mr. Andrew Young (Edinburgh) read a paper on “Municipal Trading,” in which he urged the extension of municipal control of the public services in order that there might be created the conditions of a rich, full, happy life for the people. This could be done by the citizens planning the town, by entering into the possession of the town, and by the organisation and administration of all the services and necessaries of the citizens. Mr. Young went on to allocate the separate functions of the State, the municipality, and the co-operative movement; and to show the benefits that had already arisen, and would arise, from the extension of the principle of municipal service. The paper

being of great interest and literary ability was received with appreciation and attention.

At this meeting an illuminated address was presented to Bailie Murphy, on his retirement from the office of president, by the member of the movement within the Central area. In the address itself was expressed the high regard in which Mr. Murphy was held. The subscribers believed the time was eminently suitable for recognizing his services to the association during the seventeen years he had held the office of president.

Councillor Macdonald (Motherwell), the newly-appointed president, presided during the presentation, and expressed the pleasure it gave him to find his first duty was one so pleasant.

The fourth conference was held on Saturday, October 17th, 1908, under the auspices of Blantyre Co-operative Society Limited. A paper by Mr. William H. Lamond (president of Blantyre Society) was read on "The Education of the Workman's Child. In his paper he briefly discussed a few of the schemes of reform that have been suggested within recent years. The new Education Bill for Scotland proposed to place power in the hands of the school boards to make attendance at continuation classes compulsory until 17 years of age. The knowledge and experience gained through the process of education must be continued, he said, until the child is able to apply, in an intelligent and capable manner, his wider knowledge to the problems he has to face in everyday life. From the first until the present day co-operators have been alive to the value of education. No working class movement has shown a deeper or warmer interest in this question than the organisation which we represent. Education may not save the movement from adversity or disaster, but without it we cannot hope to hold our own in the industrial, commercial, and social world. In an organisation which embraces men of almost every shade of opinion—political, religious, and otherwise—education on broad democratic lines becomes a fundamental necessity. A very spirited discussion followed the reading of the paper.

Education.—The attention of all co-operators is being drawn to education generally. The whole system of education seems to be in the melting-pot, and, in concluding this report, we have again to repeat our conviction that these conferences contribute very materially in strengthening the educational spirit, which is an absolute essential if the co-operative movement has to make progress in years that are to come. Every conference seems to demonstrate the necessity of the cultivation of the "educational," and it is to be hoped that the importance of this phase of our co-operative life will be more recognised in the future than it appears to be at present.

We believe societies in this district are extending their usefulness upon every hand. New branches are being opened. The material side of our work goes on apace. Let us see that along with it the true principles of co-operation are not lost sight of.

Funds.—As will be seen from the treasurer's statement, there is still a good balance to our credit at the end of the year.

We would again thank all the societies that have entertained the conference during the year, thereby increasing the pleasure and comfort of the delegates; and we would also thank the directors of Dalziel Co-operative Society, Motherwell, for so kindly giving us the use of their boardroom for our committee meetings.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance from 1907	.....	52	17	10	By Printing, &c.	.....	9	4	10
„ Cash from—					„ Postage Stamps, &c.	.....	3	4	1
Scottish Wholesale	.....	5	0	0	„ Committee and Travelling Expenses	.....	15	6	9
Co-operative Insurance	.....	1	0	0	„ Conference and Travelling Expenses	.....	22	3	5
Wishaw, 1907-8	.....	8	18	5	„ Co-operative Union	.....	1	0	0
Scottish Laundry Association	.....	0	10	0	„ Propaganda	.....	2	10	0
Blantyre	.....	2	8	0	„ Congress Delegations	.....	6	8	11
Law	.....	0	10	0	„ <i>Scottish Co-operator</i>	.....	0	5	0
Burnbank	.....	2	0	6	„ Auditor	.....	0	10	0
Dalziel	.....	10	0	0	„ Secretary's Salary	.....	3	0	0
Hamilton Central	.....	3	19	2	„ Treasurer's Salary	.....	2	0	0
Lanark	.....	2	1	8	„ Statistical Secretary's Salary	.....	2	0	0
Auchenheath	.....	0	14	0	„ Cash in Bank	.....	27	6	9
Bellshill and Mossend	.....	2	11	4	„ Balance in hand	.....	15	8	11
<i>Co-operative News</i>	.....	0	10	0					
Coatbridge	.....	13	8	5					
Dalziel Women's Guild, 3 brchs	.....	0	6	0					
United Baking	.....	2	0	0					
Carluke	.....	1	17	6					
Strathaven	.....	0	14	7					
Hamilton Baking, 1907-08-09	.....	3	0	0					
Larkhall Victnalling	.....	0	2	0					
Hamilton Palace, 1907-08	.....	2	15	4					
Moffat Mills	.....	0	5	0					
Larkhall, 1907-08	.....	5	2	6					
Scottish Women's Guild	.....	0	2	6					
Paisley Manufacturing Society (including Advertising)	.....	3	0	0					
Overtoun	.....	1	10	0					
Newarthill	.....	0	12	6					
Interest from Bank	.....	2	6	9					
		£110	3	8			£110	3	8

Audited—
DAVID R. LOCKHART.

JAMES SNEDDON, Secretary.

NO. 4.—EAST OF SCOTLAND.

Executive Committee.

Mr. John Mallinson (president), St. Cuthbert's.	Mr. Andrew Young, St. Cuthbert's.
„ Thomas Telfer (sec.), Norton Park.	„ Archibald Morton, Musselburgh.
„ William Scott (treasurer), St. Cuthbert's.	„ James Martin, Portobello.
	„ Malcolm Leckie, Armadale.

Your committee have much pleasure in presenting for your approval the annual report, balance sheet, and statistical tables for the past year. As noted in last report, 1907 was a year of great trade depression, but 1908 has been even worse. The cry of the unemployed has been heard from every part of the kingdom, and distress committees, relief works, and charitable donations have tried without success to relieve destitution.

The returns from the various societies show that some of the town societies have suffered from the prevailing depression in trade, but we have pleasure in stating that over the East of Scotland district we are able to show substantial progress, and with a return to national prosperity, the movement, we believe, will go forward and extend its benefits to the working classes of the community.

For comparison, we give a table showing the four principal items of the return, with their respective increases over the previous year. For a detailed return of the trade, &c., of the various societies, we refer you to the statistical tables accompanying this report.

	Members.	Sales. £	Profit. £	Capital. £
1908.....	70,993	2,991,738	646,563	1,163,058
1907.....	67,211	2,920,213	633,944	1,139,176
	<hr/>	<hr/>	<hr/>	<hr/>
Increase for 1908..	3,782	71,525	12,619	23,882

Meetings of Delegates.—During the year four quarterly meetings have been held, at which interesting papers were read and discussed. The attendance of delegates and visitors has greatly increased, and the interest taken in the proceedings encourages the hope of benefit to the movement in the future.

The first meeting was held under the auspices of the Musselburgh and Fisherrow Society, 243 delegates attending. Mr. John Mallinson presided. Mr. A. Morton, chairman of the society, welcomed the delegates. He said there was no question that the conference associations formed a great educational asset of the movement, and helped to bring the various societies into closer union. The Musselburgh Society was fortunate in being in the centre of an ever-growing coal district, while there were a variety of works in the town, so that they did not depend on any one industry. They had made rapid progress during the year, and he trusted that bright prospects were ahead. The average purchase per member was nearly £1. 3s. per week, which speaks well for the loyalty of their members.

Mr. John Mallinson was re-elected chairman; Mr. William Scott was re-elected treasurer; Messrs. Andrew Young (St. Cuthbert's) and James Martin (Portobello) members of committee for twelve months; and Messrs. William Crawford and William Colville, auditors.

The annual report, statistical tables, and treasurer's statement were taken up and gone over, and, after discussion, agreed to.

Mr. George Gray was elected delegate to the Annual Co-operative Congress.

Mr. James Young read a paper by Mr. James Cook (Clackmannan), "Should Politics be introduced into the Co-operative Movement?" Mr. Cook summarised the situation in the concluding paragraph:—"I have to express the opinion that the co-operative movement cannot afford for long to remain neutral on this question of the adoption of a definite militant

political policy. This present century, I believe, is fated to see the consummation of the conflict which has already begun between the possessors of unearned wealth on the one hand and the makers of that wealth on the other. In the words of John Morley, 'We see new ideas, new principles, new aims, new social ideals, new industrial methods and hopes, coming above the horizon.' The working classes are arousing themselves to a recognition of the potentialities which politics holds in store for them in a manner they have never previously done, and we may expect that, in the not distant future, every institution which they dominate will be constrained by pressure, both from outside and inside its ranks, to contribute to the working out by political agency of the economic emancipation of labour from the thralldom of the capitalist and the landlord."

It was agreed to print and circulate the paper, and have it discussed at next quarterly meeting.

The second meeting was held at Juniper Green, 240 delegates present. Mr. Andrew Young presided.

Mr. Matthew Scougall, chairman of the society, gave the delegates a hearty welcome. He gave details of the progress made by the society, and trusted the meeting would quicken the interest of the members in their own society, and promote the cause of co-operation in the district.

The chairman expressed deep regret for the death of our late chairman, Mr. James F. Blair, and paid a high tribute of respect and esteem to his memory, and appreciation of the services he has rendered to the cause of co-operation in this district. The delegates, by upstanding, signified their approbation and respect.

An interesting and animated discussion ensued on Mr. Cook's paper, "Should Politics be introduced into the Co-operative Movement?" Mr. James Young supported the views contained in the paper. Mr. Thomas Little (Galashiels) deprecated politics being introduced into the movement, and nothing either in the paper or the arguments used had shown him any advantage to be gained. He was sure, if politics were introduced, it would end in disaster. Mr. Young, replying, said the discussion had done good; many of the delegates had advanced a stage, and were more enlightened. The pioneers held to the ideal of political action, and that the highest assets of a nation were manhood and the life of the people.

The third meeting was held at Calderwood Castle, under the auspices of the Wholesale Society, 286 delegates attended. Mr. Andrew Young presided.

Mr. William Maxwell, chairman of the Wholesale Society, gave the delegates a cordial welcome to their own estate, which extended to fully 1,100 acres, and contained six or seven farms. It cost £36,000, and had been depreciated to the extent of £18,000. There was a rent roll of £1,200 from farms and feu-duties in the old town of Maxwelltown.

The secretary, Mr. Thomas Telfer, was re-elected, and Mr. A. Morton and Mr. M. Leckie elected members of committee.

Mr. Andrew Young gave a short historical sketch of the castle and estate.

A cordial vote of thanks was awarded to the Wholesale Society. In reply, Mr. Maxwell said as the end of his active connection approached he found it very difficult to say good-bye. He had enjoyed the work, though many obstacles had to be faced and many surmounted. The directors had hopes that some day they might convert the town of Maxwelltown into a garden city, where their employés on the estate would live in comfort. He was glad to see the conference in such a thriving condition, and complimented them upon their activity. He thanked them all, and wished them good-bye.

The company visited the estate, and inspected the wishing wells, fairy dells, and Hermit's Cave, all expressing their admiration of its sylvan beauties. In the words of the chairman, it is "a bit of paradise taken out of Bonnie Scotland."

The fourth meeting was held under the auspices of Leith Provident Society, and 222 delegates and visitors attended. Mr. Andrew Young presided.

The delegates were welcomed by Mr. James Hughes, director. The industrial crisis had affected the sales and capital of the society during the year, nevertheless the society had a membership of 6,121, and a share capital of £66,856. The sales were £210,283, and the profits £46,316. He thought they would agree they were in a very fair position, and with returning prosperity to the town the society would go forward.

The chairman said the great problem before the country was the question of unemployment, and the solution of it lay in regulating the supply and demand. When the country had gone back fifty millions in its exports and imports, it was not to be expected that the co-operative movement would not feel the pinch too, but they should be up and doing. They knew their market and provided for it, and could regulate the supply to the demand.

Mr. James Bayne (Alloa) read his paper on "The Lack of Interest amongst the Members of Co-operative Societies, and its Possible Dangers." Mr. Bayne, in a lucid manner, summarised the chief points in the paper, and an interesting discussion followed, the relationship between Co-operation and Socialism being most dwelt upon by the speakers.

Mrs. Lamont made a strong defence of the women's guilds, and emphasised the good they were doing to the movement.

Mr. Bayne was cordially thanked.

Overlapping.—The question of overlapping still continues in the case mentioned in last year's report, viz., Dalkeith Society and Gorebridge Society at Newtongrange. The conference committee endeavoured to arrange matters. Meetings were held and addressed by members of the executive. The Scottish Section also endeavoured to effect a union of the two societies, but without result. Consequently, both societies have started branch shops at Newtongrange. In this case, union meant strength and efficiency;

disunion, waste and competition. We hope the societies will yet be able to see eye to eye, and amalgamate, which is the only remedy for overlapping.

Educational Work.—A large amount of propagandist work has been undertaken during the year, and some of the most successful meetings ever undertaken by the conference have resulted. Meetings have been held at Roslin, Bathgate, Ratho, Loanhead, Armadale, Musselburgh, Portobello, and Winchburgh. All the meetings have been well attended, and we trust will stimulate the members to greater loyalty to the societies. The addresses by the members of the executive have been received with close attention and appreciation, while the cordial relations between the committee and conference have been strengthened. The city societies and women's guilds have also done their share of propagandist work, keeping the claims of the movement before the public, and endeavouring to prove to all that our movement is one of the greatest movements to raise the working classes to a higher level of social and economic progress. All are welcome to come in and share the benefits conferred on the members of the co-operative societies.

Co-operative Convalescent Homes.—We would again remind the various societies of the claims these homes have upon their liberality. An appeal for funds has been issued by the directors, which we hope will meet with generous support.

The homes have been the means of relieving many suffering co-operators and restoring them to health again. Societies should see that they are fully-taken advantage of, and take out maintenance tickets for their members.

Extension of Premises.—St. Cuthbert's Association has erected a tenement of shops and houses in the village of Davidson's Mains. The building consists of eight dwelling-houses and two shops, the latter being occupied as grocery and fleshing branches. They are the only up-to-date shops in the village. New drapery premises at George Place, Pilrig, were completed and opened for business in the beginning of the year. The premises consist of the street floor, with large saloon behind extending the whole depth from Leith Walk to Spey Street, a basement underneath, and three flats above the shop floor, used as showrooms and storage accommodation. An electric lift, connecting the upper floors with the shop, enables customers to get to the various departments without climbing the stair. The old drapery premises at Crighton Place have been converted into a large and commodious grocery branch with bakery sale shop. These have greatly relieved the pressure at Albert Place Grocery Branch, and have been the means of adding another up-to-date grocery and bakery branch to their list. Extensions have been made to premises at High Riggs to meet the requirements of the bakery and boot repairing factory. Nicholson Street drapery has been reconstructed, and a portion fitted up as a tea-room for the convenience of members when shopping. Extensions have been made at Royal Park Terrace branches, enlarging the grocery branch, and setting apart larger and more suitable shops for the bakery and fleshing branches. These alterations and

extensions will enable the society to meet the wants of its customers to their greater satisfaction, and get a larger share of their trade.

Musselburgh Society erected new premises, consisting of shops and dwelling-houses at New Craighall, at a cost of £3,000, and increased its plant and buildings in Musselburgh to the extent of £1,500.

Leith Provident has erected a range of shops and dwelling-houses at Restalrig Road to meet the wants of the district. The buildings are all up to date, and lead the way for convenience and finish.

The Scottish Co-operative Wholesale Society.—In common with other trading concerns, the Wholesale Society has felt the pinch of hard times during the past year. On this account, it was only natural to expect that the Scottish Wholesale Society should feel the effects in its sales by the lessened purchasing power of the retail societies. The reduction on the year's transactions is by no means serious, and much less than might have been anticipated. The total sales for 1908 amount to £7,528,382, or £72,489 less than those for 1907.

So far as Leith Branch is concerned, there is a substantial increase of £20,447 on the year's transactions—the sales of the branch being £1,470,929 in 1908, as compared with £1,449,482 in 1907.

With the exception of Chancelot Mill, which had to run on short time for about three months, all three mills have been running steadily, and it is not too much to expect that the co-operative societies in the east, as elsewhere, should see that all possible trade is given to our own flour and oatmeal mills.

The extensive alterations at Chancelot and additions to Junction Mills have now been completed. There are no better equipped mills in the country, and by keeping these mills constantly employed, better results, financially and otherwise, will be obtained.

Chambers Street furnishing department has had a satisfactory year. The business is expanding steadily—the sales for the year amounting to £70,070, being an increase of £2,436 as compared with 1907.

When the extensive alterations of, and additions to, the existing premises now in process are completed, it is expected that the improved facilities will be fully taken advantage of by the societies in the East of Scotland, and thus justify the expenditure incurred.

It is sufficient to say that a much larger variety of goods will be kept in stock, and all wants of societies in the furnishing department amply provided for.

We beg to thank the various societies that have entertained the conference during the year. The greatly increased number attending the meetings testifies to the interest taken in the proceedings, and we trust that the committee and delegates will be encouraged to go forward with renewed energy and activity to propagate the principles of the movement, which will bring happiness and increased prosperity to the people.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance from 1907	.....	11	1	1½	By Committee's Expenses	.....	15	0	11
" Bank Interest	.....	1	0	5	" Delegations	.....	15	1	1
" Advertisements	.....	5	0	0	" Delegate to Congress	.....	9	0	0
" Railway Tickets to Calderwood	..	35	12	5	" Propagandist Meetings	.....	29	0	8
" Contributions from Societies—					" Printing Account	.....	18	16	5
Armadale	.....	2	0	0	" Subscriptions—				
Bathgate	.....	4	15	0	Convalescent Homes Building				
Bonnyrigg	.....	1	0	0	Fund	.....	5	0	0
Broxburn	.....	2	10	0	Fife and Kinross Conference				
<i>Co-operative News</i>	.....	0	10	0	Testimonial	.....	1	0	0
Co-operative Insurance	.....	1	0	0	Scottish Council for Women's				
Dalkeith	.....	3	0	0	Trades	.....	2	0	0
Gorebridge	.....	2	0	7	Co-operative Union	.....	0	10	0
Gavieside	.....	0	10	6	Falkirk Conference Testi-				
Haddington	.....	2	6	1	monial	.....	1	0	0
Hillwood	.....	2	0	0	" Secretary's Salary	.....	7	0	0
Juniper Green	.....	1	7	11	" " Postal Charges	.....	2	10	0
Leith Provident	.....	8	10	0	" Treasurer's Salary	.....	3	0	0
Leith Provident Women's					" " Postal Charges	.....	0	12	0
Guild	.....	0	2	6	" Commission on Cheques	.....	0	4	6
Musselburgh and Fisherrow	..	6	14	1	" Railway Company for Delegates	..			
Norton Park	.....	2	3	5	" Tickets for Calderwood	.....	33	16	10
Norton Park Women's Guild	..	0	2	0	" Auditors	.....	0	11	0
Paisley Manufacturing	.....	0	10	0	" Cash in People's Bank	.....	14	10	10
Penicuik	.....	4	0	0	" " Treasurer's hands	.....	5	5	0½
People's Bank	.....	0	15	0					
Portobello	.....	1	15	3					
Prestonpans	.....	1	3	0					
Printing Co., Edinburgh	.....	1	0	0					
Scottish Section	.....	3	0	0					
<i>Scottish Co-operator</i>	.....	1	0	0					
Scottish Women's Guild	.....	0	5	0					
S.C.W.S.	.....	5	0	0					
St. Cuthbert's Society	.....	33	7	0					
St. Cuthbert's Women's Guild—									
Central	.....	0	2	6					
Northern Branch	.....	0	2	0					
Eastern Branch	.....	0	2	0					
Southern Branch	.....	0	2	6					
Tranent	.....	4	3	4					
United Co-operative Baking	..	2	0	0					
West Barns	.....	0	15	8					
West Calder	.....	6	10	0					
		£163	19	3½			£163	19	3

Auditors—
WM. CRAWFORD.
WM. COLVILLE.

THOMAS TELFER, Secretary.

No. 5.—FALKIRK.

Executive Committee.

Ex-Bailie Loney, J.P. (president), Denny.	Mr. Jas Seatter, Grahamston; Mr. Jas. M. Burns, Camelon (auditors).
Mr. John Liddell (treasurer), Falkirk.	" J. K. Hastie, Grangemouth.
" Thomas Johnston (secretary), Fal- kirk.	" Alex. Thomson, Redding.
	" Wm. Gardner, Bo'ness.
	" John Black, Camelon.

In submitting our report for the past year, it is with pleasure we record a steady increase in membership and trade by many of the societies in our

district. It is with regret, however, that we notice that a few of the societies have been unable to maintain their position. This is more noticeable where the members are more or less interested in the iron trade. In this particular branch of industry trade has been at a very low ebb this past year; but, with the return of better trade, it is to be hoped that these societies will soon regain their former position, and continue to make that progress which has been such a marked feature in the past.

Four association conferences have been held during the year. The first was held at Bonnybridge, when a paper by Mr. Hugh Rough, Kinning Park Society, Glasgow, entitled "Practical Hints for the Development of Productive and Distributive Co-operation," was read by Mr. J. K. Hastie.

The second conference was held at Stenhousemuir, when a paper was read by Mr. Andrew Young, Edinburgh, on "Municipal Trading."

The third conference was held at Camelon, when the paper entitled "The Lack of Interest among the Members of the Co-operative Societies, and its Possible Dangers," was read by Mr. Bayne, Alloa.

The last conference was held at Grahamston, when Mr. Watson read his paper on "Co-operation and Evolution."

The attendance of delegates at all the conferences has been well maintained. The discussions on the papers, with the exception of the last (delayed until next quarterly meeting), have been exceptionally good, and shows that the delegates are taking a more lively interest in the work of the association.

A special meeting of the Educational Committee and Women's Guild was held in Grahamston on April 4th, when a paper was read by Mr. John Liddell on "Co-operative Education." This conference was also well attended, and a spirited discussion followed the reading of the paper.

The work of the council has been more of an administrative nature during the year. They are pleased that the Carron Society has again rejoined the association, but regret that the Longcroft Society has not yet seen its way to rejoin.

All the propaganda agencies connected with the association have been very active during the year. The women's guilds have been doing good work, and the results are more and more being felt in the movement. The Educational Association has also been pursuing a forward policy. It speaks well for the future of the co-operative movement when such activity is shown by these associations.

Instead of having book-keeping classes this year, a Managers' Training Centre was formed at the beginning of the winter. Mr. Kirkwood, manager of the Stenhousemuir Equitable Society was appointed lecturer, and under his tuition very satisfactory results are being obtained.

Our association has invited the Scottish Section to hold the Scottish National Conference in Falkirk, and we are pleased to state that the section has accepted the invitation. This conference will be held in the Odd-fellows' Hall, Graham's Road, Falkirk, on April 24th, 1909. It is hoped

that the holding of this conference under our auspices will give a stimulus to the movement in the district.

With the retiral of Mr. Marshall from the secretaryship, after 21 years' service, a link with the past has been severed. During his long term of office he retained the confidence of the association, and to mark its appreciation, at the Camelon Conference, it was agreed to recognise Mr. Marshall's services in some tangible form. The appeal made by your council for subscriptions has met with a fair amount of success, and it is the intention of the council, early in the year, to present, on behalf of the subscribers, Mr. Marshall with a gold watch, and also Mrs. Marshall with a gold brooch.

We have prepared the yearly statistics, showing the number of members of each society within the conference, together with the amount of share capital and loans, trade profits, &c., for your perusal.

We take this opportunity of thanking those societies where our meetings have been held during the year for the kind way they have received and provided for the delegates, and did everything possible to make our conferences pleasant and profitable.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To	Balance from previous year	40	9	9	By	Committee's Expenses	21	17	10
"	Denny and Dunipace for last year	3	0	0	"	Delegate's	7	15	6
"	Co-operative Insurance Society— Donation, 20s.; Advtg., 10s.	1	10	0	"	Travelling	6	19	4
"	Camelon Educational for last year	0	10	0	"	Printing	9	0	0
"	Camelon Women's Guild for last year	0	5	0	"	Postage and Carriages	3	5	7
"	Scottish Co-operative Wholesale.	5	0	0	"	Hall Rents	0	19	0
"	Scottish Section Co-op. Union	3	0	0	"	Co-operative Union	0	10	0
"	Bo'ness, part of last year	1	13	6	"	Auditors	0	9	0
"	Gamelon	4	3	2	"	Bainsford & Grahamston Baking Society	2	7	6
"	Newspaper Society	0	10	0	"	Reading Papers	2	0	0
"	Grahamston and Bainsford	8	1	10	"	Book-keeping Classes	10	3	6
"	Redding	7	15	0	"	Delegate to Congress	7	0	0
"	Slamannan	3	6	10	"	Scottish Section Book-keeping Classes	2	0	0
"	Denny and Dunipace	3	1	3	"	Scottish Educational Committees' Association	1	0	0
"	Bo'ness	5	0	0	"	Secretary's Salary	5	0	0
"	Stenhousemuir Equitable	2	10	0	"	Treasurer's	2	0	0
"	Grangemouth	4	7	9	"	Cash on hand and in Bank	29	8	7
"	Stenhousemuir Baking	3	6	10					
"	Stenhousemuir Women's Guild	0	5	0					
"	Camelon Educational	0	10	0					
"	Camelon Women's Guild	0	5	0					
"	Cumbernauld	0	17	0					
"	Bonnybridge Women's Guild	0	5	0					
"	Grahamston & Bainsford Women's Guild	0	5	0					
"	Carron	1	8	6					
"	Scottish Co-operative Women's Guild	0	2	6					
"	Bainsford & Grahamston Baking	4	5	2					
"	Scottish Co-operator - Donation, 10s.; Advertising, 10s.	1	0	0					
"	United Co-op. Baking—Donation, 40s.; Advertising, 30s.	3	10	0					
"	Paisley Co-op. Manufac.—Dona- tion, 20s.; Advertising, 10s.	1	10	0					
"	Interest from Bank	0	1	9					
		£111	15	10					

Audited—
JAMES SEATTER.
JAMES M. BURNS.

THOMAS JOHNSTON, Secretary.

No. 6.—FIFE AND KINROSS.

Executive Committee :

Mr. Peter McConnell, J.P. (president), Lochgelly.	Mr. John Balfour, Pathhead.
, George Spalding (treasurer), Dysart.	„ Alex. Burk, Kelty.
„ John Patterson (secretary), Derran Cottage, Heriot Gardens, Burn- tisland.	„ David Hunter, Cowdenbeath. „ Robert White, Leven. „ George Wright, Dunfermline.

In submitting our usual report for the past year, we are pleased to record that the reports to hand from the societies show the movement is still moving forward in the district. Bad trade, almost amounting to a complete collapse, has been experienced in the coal trade, especially in the West of Fife, with the inevitable result that during the last month or two of the year the societies in the mining districts have had a very considerable falling off in their trade. Notwithstanding that, over the whole year a good average increase has been maintained in all branches of our trade. Under such circumstances there is evident testimony of the help that our movement is extending to those of our members whose incomes are curtailed by such depressions of trade.

New Buildings.—The following societies are either building or contemplating building and extending their premises:—Lochgelly, Leven, Dunfermline, Pathhead, and Sinclairtown. Cowdenbeath Society has also purchased the property adjoining its central premises at a cost of £3,000, and as structural alterations will be necessary, a large expenditure will be required to make the premises suitable for their growing trade.

The following societies have added to their departments during the year:—St. Andrew's Society has opened a bakery, and Burntisland has added a fleshing department; the results of both additions has more than met expectations. Kettle Society has opened a branch in Ladybank, which shows signs of meeting the wants of that part of its district.

Educational Work.—Your educational committee have during the year circularised the societies as to their duty in this work; amongst other matters, suggesting that their educational committees approach the various school boards in connection with classes for book-keeping. We are pleased to note that the Beath School Board has heartily given the requisite facilities to Cowdenbeath and Kelty, which have been fairly taken advantage of. Under the auspices of the Education Committee of the Co-operative Union,

a training centre for managers has been held during the winter at Lochgelly, under the tutorship of Mr. Marr, grocery manager, Cowdenbeath. The attendance has been fairly well maintained. Your committee were in hopes of being able to have two centres, but the circumstances, after a large amount of correspondence, were found to be insurmountable, the want of uniformity in the holding of the half-holiday being one of the chief difficulties. The usual courses of lectures have been carried through successfully, some jointly in the West of Fife, and some independently. Another feature of educational effort is the very successful ambulance classes held, especially in the western part of the district.

Women's Guilds.—We have to acknowledge the great help in creating and maintaining the interest of the movement in our district by the above. Not a few of our societies attribute their progress to the work of the guild in their midst; work, perhaps, that is unseen, but is not the less real and encouraging to those responsible for the management of the societies.

The usual four quarterly meetings have been held during the year, and the attendance has been very encouraging. The questions discussed, we trust, will have been of help to those who were privileged to be present.

The first meeting was held in February, at Lochgelly. In opening the meeting, the chairman made a very sympathetic reference to the loss sustained by the movement through the death of Mr. Daniel Thomson (Dunfermline), director of the Scottish Co-operative Wholesale Society, who at one time was a very energetic and helpful member of the executive of this association; and, on the suggestion of the chairman, the delegates agreed that a letter, expressing their sympathy and heartfelt condolence with the family in their bereavement, be sent from the meeting. A paper, entitled "Our Milk Supply," was read by Mr. Gilmour, manager of the milk department, Kinning Park Society.

The second meeting was held at Auchtermuchty in May. This being the annual meeting, the usual annual reports, statistical statement, and treasurer's financial statement were submitted and accepted, after some discussion as to the propriety of the wording of some of the headings in the statistical statement. The usual elections took place. Mr. McConnell was again re-elected president, having completed twenty-five years' service in that position, and it was agreed to mark our appreciation of such long service. The carrying out of this was left in the hands of the committee. Mr. Geo. Spalding (Dysart) was elected a member of the committee in room of Mr. James Wilson (Dunfermline), who had resigned on his election as a director of the Scottish Co-operative Wholesale Society. A paper was then read by Mr. Bayne (Alloa), entitled "The Lack of Interest among the Members of Co-operative Societies, and its Possible Dangers," which brought out a good discussion, and a spirited reply by the reader of the paper.

The third meeting was held at Ladybank in August. The delegates were warmly welcomed at this meeting by Mr. Stewart, president of the

Baking Society, to hold their meeting on this occasion under the auspices of both the societies in Kettle. Mr. David Hunter submitted a very interesting account of his impressions of Congress meetings held at Newport, and thanked the delegates for the honour and privilege they had extended to him in appointing him as their delegate to such an important gathering. The chairman then introduced Mr. W. M. Watson (Cowdenbeath), late of Ruskin College, Oxford, who read a very able and interesting paper on "Evolution and Co-operation." The discussion was taken part in by a number of delegates, after which it was agreed to request the Scottish Section to consider the advisability of printing the paper.

The fourth meeting was held at Dunfermline, in November. The attendance at this meeting was a record one, 110 delegates being present, besides a large turn-out of visitors from several of the societies in the district. Mr. J. Patterson was re-elected secretary. Mr. Wright (Cupar), having resigned his office as treasurer, Mr. Geo. Spalding (Dysart) was elected to this office, and Mr. Geo. Wright (Dunfermline) was elected to fill the vacancy on the committee. On the Motion of Mr. J. Wilson (Scottish Co-operative Wholesale Society), Mr. Wright was awarded a hearty vote of thanks for his long and faithful services as treasurer for sixteen years. Mr. David Hunter (Cowdenbeath) then read a short paper entitled "The Educational Machinery required." It was agreed to delay the discussion till after the report of the Special Committee of the Scottish Section and Educational Committees' Association was in the hands of delegates. At the close of this meeting, Mr. McConnell, J.P., president, was presented with a handsome barometer and a purse of sovereigns, along with a gold chain for Mrs. McConnell, as a mark of esteem and appreciation of his long, faithful, and able services as president of the association for twenty-five years.

Your executive, besides attending the usual conferences, have met from time to time, making the necessary arrangements for these meetings, and interviewing committees of some of the societies as to their progress, by all of which they were cordially received and made welcome. The questions of overlapping and credit trading having been brought under their notice by the Scottish Section, and a request made for a deputation from that body being received to seriously consider what steps to take to bring these questions before our societies, a meeting was held in December at Dunfermline, when a deputation was received as to the overlapping question. It was agreed that joint meetings of the committees of some of the societies which were overlapping each other be convened, and the matter discussed and considered with a view of eliminating the evil. The question of credit trading was also to be dealt with in the coming year, after hearing a deputation from the section.

In closing, we have again to acknowledge the help given us by the officials, and the hospitality shown to those attending the meetings by the societies under whose auspices they have been held.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To	Balance last Report	9	8	10½	By	Committee's Expenses	16	5	5
"	United Bakery, Glasgow	4	0	0	"	Delegates'	15	7	5
"	Paisley Manufacturing Society	0	10	0	"	Stamps and Commission	3	8	3
"	Scottish Section	3	0	0	"	Printing	7	14	0
"	Guardbridge Society	0	18	9	"	Carriage	0	4	9
"	St. Andrews Society	0	12	0	"	Rent of Halls	1	3	0
"	Leven Reform Society	3	2	6	"	Special Train	3	0	0
"	Insurance Society	1	0	0	"	Educational Secretary's Expenses	0	12	0
"	Dunfermline Society	5	12	6	"	Congress Delegate	6	14	2
"	Cowdenbeath Society	2	19	6	"	Educational Committee	0	9	10
"	Leslie Co-operative Society	0	10	0	"	Secretary's Salary	3	0	0
"	Wholesale Society	5	0	0	"	Treasurer's	1	0	0
"	Kingskettle Baking Society	0	10	3	"	Co-operative Union	0	10	0
"	Anstruther Society	0	4	3	"	Scottish Educational Committee's Association	1	0	0
"	Burntisland Society	0	18	0	"	Cash Balance	20	19	6
"	Newburgh Society	0	7	6					
"	East Wemyss Society	0	17	6					
"	Methil Society	1	4	0					
"	Buckhaven Society	2	10	0					
"	Kettle Baking Society	1	4	5					
"	West Wemyss Society	0	8	4					
"	Kelty Society	3	6	8					
"	Auchtermuchty Society	0	16	2					
"	Kingseat Society	0	9	4					
"	Kinross and Vicinity Society	0	9	4					
"	Leslie and District Society	2	0	0					
"	Strathkinnes Society	0	3	9					
"	Coaltown of Wemyss Society	0	8	11					
"	Lassodie Society	0	8	4					
"	Co-operative News Society	0	10	0					
"	Haling Conference—Mr. Young's Papers	0	3	0					
"	Markinch Society	2	15	0					
"	Townhill Industrial Society	1	2	2					
"	Pathhead Reform Society	5	0	0					
"	Lochgelly Society	6	0	0					
"	Dysart Society	1	16	3½					
"	Cupar and District Society	0	11	11					
"	Scottish Co-operative Women's Guild	0	2	6					
"	Interest	0	6	7					
"	Special Train Fares	3	6	0					
"	Advertising—								
"	St. Cuthbert's Association	2	0	0					
"	United Baking Society	1	17	0					
"	Paisley Manufacturing Society	1	17	0					
"	Insurance Society	1	0	0					
"	Scottish Co-operator	0	10	0					
		£81	18	4			£81	18	4

JOHN PATTERSON, Secretary.

NO. 7.—FORFARSHIRE, PERTHSHIRE, AND ABERDEENSHIRE.

Executive Committee.

Mr. G. J. Mathews (president), Perth.	Mr. Robert Milne, City of Dundee.
" Alfred O'Neil (secretary), Brechin.	" William Young, Kirriemuir.
" Joseph M'Culloch (treasurer), Perth.	" William Wright, Auchterarder.
" George Napier (statistical secretary), Brechin.	" James H. Clark, Arbroath.
" John Barrowman (auditor), Dundee.	" John Traill, jun., Perth Coal.
" David Small (auditor), Dundee.	" Mr. Robert Gartley, Blairgowrie.

We have pleasure in submitting to you a brief *résumé* of our work during the past year, which we trust will receive your attention.

The commerce and industry of the whole world having been unprecedentedly depressed during the year, we have much cause for satisfaction in knowing that the co-operative businesses in the district have more than held their own. In times of adversity, such as have been universally experienced during 1908, it has again been demonstrated that the intelligent and loyal co-operator is best able to stand the inevitable strain and stress.

Conferences.—Having regard to the necessities of our widely scattered district, we have endeavoured at our conferences to deal with practical, helpful, and distinctively co-operative subjects, and have had the satisfaction of giving a lead in some matters to other kindred organisations.

The Aberdeen Northern Company entertained the April conference in their handsome new Central premises. Sixty-four delegates were present, also welcome visitors from Inverness, Peterhead, and Banchory. This was the annual meeting, and the reports were combined in an interesting, suggestive, and pertinent paper, read by Mr. Alfred O'Neil (secretary of the Conference Association), entitled "Our District: Retrospective and Prospective." By a comparison of the published statistics of 1888, 1898, and 1908, it was shown that the membership, capital, and trade of the societies in the district had steadily increased during these two decades; membership by 33 per cent and trade by 50 per cent in each ten years, the development during the last ten years being practically at the same ratio as the whole of Scotland. Increased membership and loyalty to the Wholesale Society, Conference Association, and Co-operative Union were strongly urged, and sound reasons given. Most emphasis was laid on the need for educational development in all its varied phases. Several of Mr. O'Neil's suggestions have since been acted upon, and the paper should form the basis of future action in many quarters for some time to come.

The July Conference was held in Perth, at the invitation of the City of Perth Society, and the attendance was the record one of 127 delegates. Acting on a suggestion from a delegate at Aberdeen, as to whether nothing could be done by amendment of the Truck Act to stop some of the base methods of persecution employed by private traders against co-operators, the Council submitted the following resolution, viz. :—

With the object of defeating the tactics of that section of private traders who desire to injure the co-operative movement by making it a condition of employment that employés should not purchase their goods at the shops of co-operative societies, this conference is of opinion that the Truck Act should be amended to make it a breach of the Act for any employer, or his agent, or anyone acting on his behalf, to make it a condition of employment that an employé should not purchase

his goods from any particular shop, and recommends that the Joint Parliamentary Committee of the Co-operative Union and the Co-operative Wholesale Societies should take immediate steps to have such an amendment drafted and submitted to Parliament as early as possible.

which was unanimously passed. Mr. George Bisset (Aberdeen, member of the Scottish Section) and Mr. John Clark (manager, City of Perth Society) moved and seconded respectively the resolution in speeches of a high order, firm, restrained, and dignified.

Forfar was the venue of the October Conference, and, as generally happens when that old county town is visited, overlapping was the theme. Mr. George Wilson (Aberdeen), in a brief paper, dealt in a comprehensive and masterly fashion with the subject of "Amalgamation of Co-operative Societies," and the following resolution was passed, viz. :—

Believing that the multiplication of societies in many parts of this conference district is subversive of the principles of co-operation, preventing their greater and more economical application in the interest of the members, and that the remedy is amalgamation of societies, we hereby pledge ourselves individually and collectively to work earnestly and wisely to achieve that end.

Seventy-three delegates were present, but only five visitors from the eight Forfar societies put in an appearance—that, too, after representatives from all those societies had expressly desired that the subject of amalgamation should be discussed. The subject, however, is applicable to other towns in the district also. We hope the wisdom and advantage of unity and consolidation, which is generally admitted, will ere long become a concrete fact in all localities where overlapping prevails. "Government and co-operation are in all things the laws of life; anarchy and competition the laws of death."

The January Conference was held in Auchterarder, and every district society in membership was represented; in all there were sixty-five delegates and twenty visitors present. Mr. George Napier (Brechin), Statistical Secretary of the Association, submitted a racy and original paper on "Credit Trading: Its Extent, Cost, and Consequent Loss, Evil Effects, and Cure." The paper evidenced much research and freshness of outlook, and was full of minute and elaborate analysis of the statistics of the movement at large, as well as our own district, which latter, as far as Scotland was concerned, showed the smallest average of debt due per member—viz., 12s. 3d. Mr. Napier recognised the difficult task before his principle and remedy could be achieved—"pay as you go, and if you can't pay don't go"—and while suggesting several plans of reform, said each society would require to work out its own salvation on lines proper to itself. The following resolution was thereafter passed, viz. :—

This conference, while thankful that the average debt per member of societies comprising this district is the lowest for Scotland, deploras the tendency to increased credit trading, and calls upon all society committees to courageously enforce their rules dealing with the matter, and, in the best interests of all concerned, take every other possible step to reduce the practice.

It is incumbent on every delegate to make some effort to carry out the spirit of their own findings, that the conferences may become more and more effective in the establishment of the co-operative movement on sound principles of economy and progress, combined with high ideals of ethical and social duty.

Education.—We again convened a Special Educational Conference, which was held this time at Arbroath, in September. Mr. Mathews, our president, read a thoughtful and helpful paper on "Educational Work by Co-operative Societies." In an age privileged as no previous one has ever been with ways and means of education there remains abundant room for certain kinds of educational work by societies which do not interfere with the provisions of the State; and no individual or section of our movement could say its education was ever finished or complete. As Mr. Mathews said, the general body of co-operative members are either ignorant, indifferent, or apathetic regarding the true principles, aims, and objects of co-operation. They look upon it as merely a trading and dividend-yielding concern; and it behoves all who really care for the higher aspects of the movement to set up agencies in their societies which would help to dispel the ignorance which exists, and awaken the apathetic and indifferent to living and active interest in what are so very much their own affairs. We require the best thought, wisdom, and brains of our members if we are to retain and improve the outstanding position of co-operation as an instrument of social reform, and that can only be got through special education within the movement, with studies of economics and citizenship. Mr. Mathews clearly laid down the general lines which any society could pursue.

Propaganda.—Two meetings were held with representatives from the various Forfar societies to further discuss the question of reform or amalgamation there. A certain amount of interest and sympathy was manifested, but insufficient unanimity for progress meantime. We are hopeful, however, that by and by fresh overtures will be more successful. Dundee Eastern and the two Montrose societies were asked to receive a small deputation regarding our association, but all declined. Equitable Society, Carnoustie, however, received us graciously, and, as a result, soon after applied for membership with us. The application was unanimously granted at Auchterarder; and we feel our Carnoustie friends will never regret the connection, but find a growing benefit from the meetings, and an increased interest in the whole great movement of which each society is a part.

Arbroath West Port Association still has before it the question of joining us, and we hope it will follow Carnoustie's example.

Boycott.—The Traders' Defence Association and its allies continued its campaign at Perth, among other places, against co-operation and co-operators. Our Perth friends believed that if their enemies got rope enough they would eventually hang themselves, and so it proved. Two actions were raised by the City of Perth Society in the Court of Session—one against a local stationer who circulated a libellous placard, the other against a legal luminary for publishing false and calumnious letters in public newspapers regarding the society—and both cases were won, the defendants having to retract and pay damages and all expenses. We congratulate City of Perth Society on the firm steps taken in defence of its good name, and of its forbearance to its adversaries in the hours of victory.

Various.—The rule relating to representation of societies on the Council of Management was altered at the October Conference, and now provides for every society being represented in a rotation which, as nearly as possible, ensures all parts of the district being represented continuously. Both Brechin societies have adopted improved check systems, the Equitable having chosen the "Climax," while the United is the pioneer in Scotland of the "Fielding-Wood." Arbroath High Street Society is spending £6,000 on extensions to its Central premises. City of Perth Society is also building more property, this time in York Place, where handsome tenements and shops are presently in course of completion. During the year the Perth Society opened tea rooms in the drapery department, and they are proving of great convenience to country members and others when shopping.

Obituary.—The year was not long begun when we were mourning the death of Mr. Daniel Thomson (Dunfermline), one of the Scottish Co-operative Wholesale Society's directors. He was a frequent delegate at our conferences, and often gave us the benefit of his rich experience. He was a good man, intellectually above the average, and had long served his day and generation well. To the end he was an example to young men, and, like John Richard Green, his epitaph might well be: "He died learning." Mr. John Small, vice-president of City of Perth Society, was suddenly struck down in the prime of life. One of his last acts was to welcome the delegates to Perth in July. He was an active, earnest co-operator, and we feel the poorer for his loss.

Thanks.—Our sincere thanks are due to all the societies that have so cordially invited and entertained the various conferences throughout the year; to the gentlemen who so kindly and promptly undertook the preparation of papers and addresses; to the City of Perth Society for granting us the use of its boardroom for Council meetings; to the co-operative press for more attention to our doings, especially the *Perth Pioneer*; to the Scottish Section (Co-operative Union) for much help; and to all who have in any way aided our work.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure		£	s.	d.
To Balance from 1907	.....	6	18	4	By Railway Fares	.....	9	17	4
„ Subscriptions—					„ Allowances	.....	5	2	6
Aberdeen Northern Company	..	7	7	0	„ Lost Time	.....	1	8	9
Arbroath Equitable	.....	2	0	0	„ Printing and Advertising	.....	10	0	3
„ High Street	.....	4	0	0	„ Council Meetings	..	2	6	0
„ Friendly Coal	.....	1	1	0	„ Hall Rents and Billposting	..	1	3	0
Auchterarder Baking	.....	0	15	0	„ Stationery, Postages, and Carriage	.....	6	16	3½
„ Provident	.....	0	7	6	„ Delegations to other Conferences and Societies	.....	4	5	9
Blairgowrie	.....	0	12	6	„ Propaganda	.....	3	16	9
Breechin Equitable	.....	5	0	0	„ Special Educational Conference	.....	1	15	2
Carnoustie Association	.....	2	1	8	„ Purvey	.....	2	3	6
Crieff	.....	0	8	3	„ Forfar Conference Purvey	.....	2	0	0
Co-op. Insurance Society	.....	1	0	0	„ Secretary's Salary	.....	1	0	0
Co-op. Newspaper Society	.....	0	10	0	„ Treasurer's	.....	1	0	0
Co-operative Union	.....	3	0	0	„ Cash in Bank and on hand	.....	16	0	0
City of Dundee	.....	4	3	4					
Dundee Coal Supply Associa- tion	.....	2	0	0					
Kirriemuir	.....	2	8	10½					
Muthill	.....	0	5	0					
City of Perth	.....	10	0	0					
Perth Coal Society	.....	2	10	0					
Paisley Manufacturing Society	.....	0	10	0					
Scottish Wholesale Society	..	5	0	0					
Scottish Co-operative Women's Guild	.....	0	2	6					
Scottish Co-operator	.....	0	10	0					
United Co-operative Baking Society	.....	2	0	0					
To Advertising—									
Paisley Manufacturing	.....	1	3	6					
Scottish Co-operator	.....	0	13	6					
United Baking Society	.....	1	3	6					
Interest from Bank	.....	0	3	10					
		£67	15	3½			£67	15	3½

Audited—
JOHN BARROWMAN,
DAVID SMALL.

ALFRED O'NEIL, Secretary.

No. 8.—GLASGOW AND SUBURBS.

Executive Committee.

Mr. James Lucas, M.A. (president), Shettleston.	Mr. James Parlane, Vale of Leven.
„ M. H. Cadiz (secretary), Glasgow.	„ William Mason, Dalmeir.
„ Allan M'Pherson (treas.), Parkhead, Glasgow.	Mrs. Murie, Kinning Park.
„ J. J. Chaddock (statistical secretary), Ibros.	Mr. Robert Fraser, Glasgow Eastern.
„ Wm. Anderson (auditor), Ruther- glen.	„ Alex. Strang, Cowlairs.
„ Robert Rae, St. George.	„ John Richardson, Dumbarton.
	„ J. M. Biggar, Milngavie.
	„ James Russell, St. Rollox.

The council have pleasure in submitting their annual report, statistical statement, and balance sheet for 1908.

It seems to be the prevailing opinion everywhere that the year 1908 has been the worst almost within living memory for trade depression, unemployment, and distress among the working classes of the country ;

and nowhere in the kingdom have the effects of the industrial depression been more keenly felt and experienced than in the area of this association's operations. The cry of everyone engaged in the shop-keeping trades has been decreased sales, vanishing profits, and general stagnation. Among the very first to feel the reduced purchasing powers of the working classes are the co-operative stores, and it is not a matter for wonder that the sales are somewhat smaller than they were in 1907.

In a time of bad trade, no work, no wages, and scrimped and pinched living, the assistance and relief given by distress committees, charity organisations, and benevolent institutions are of immense value to the recipients; but the public are very apt to overlook, and in too many cases are entirely ignorant of, the benefits to be derived from membership in our stores. Thousands of our members can, during these trying times, testify to the value of membership, and rejoice in the fact that they have been enabled, by means of their little savings and accumulations of dividend, to keep the wolf of hunger from the door. We venture to think that, but for the existence of our co-operative societies, the distress and suffering amongst the working classes during these depressing times would have been simply appalling.

The council hope that the silver lining which is now visible in the dark clouds may prove the harbinger of more prosperous times.

Reports from Societies.—The exact position of each society will be seen in the statistical statement, but a few items are worth noting here. Some societies, while they show an increase in membership, show a large decrease in sales—such as Kinning Park, Cowlares, Dumbarton, Avonbank, &c. Others show, unfortunately, both decreased sales and membership; among these are St. George, Glasgow Eastern, and Vale of Leven. The statement for the latter society, it may be observed, however, is for eleven months. Increases, both in sales and members, are recorded by Milngavie, Tollcross, Cambuslang, Gilbertfield, Shettleston, and Stonefield Independent societies; and a most striking and satisfactory item is that Aberfoyle and District Society has added twenty-five new members to its roll and £640 to its sales.

New Buildings and Extensions.—New buildings have been erected by Cowlares Society to the value of £11,000; Tollcross, £5,600. St. George Society has completed buildings valued at £82,671. Glasgow Eastern has reconstructed its workrooms to cope with a prospective increased trade in its productive departments. New branch shops have been opened by the following societies:—Dumbarton, one dairy; Milngavie, one grocery; Cambuslang, one grocery and one dairy; Tollcross, one dairy; Kinning Park, one each, fish, fruit, and dairy; St. George, one each, fish and fruit; while Lennoxton Society has entered on the coal trade.

Amalgamation.—The council are pleased to record the fact that Radnor Park and Clydebank societies have become one, and this union is hopefully expected to be for the mutual advantage and benefit of both parties to the

agreement. Including the shops of the former society, the Clydebank Society has added to its business premises three grocery, two fleshing, two dairy, one fish, and one drapery shops, a sausage factory, and a creamery.

New Members.—Deputations from the council waited upon and were cordially received by the committees of East Kilbride and Lennox societies, on the question of these societies becoming members of the association. We are pleased to say that the first-named society has joined the conference; and while the Lennox people have not yet seen their way to throw in their lot with us, we are satisfied that our efforts in that direction have been appreciated by them, and that good feelings towards each other still exist. An application for membership was submitted to the meeting in May by the Amalgamated Union of Co-operative Employés (Scottish Section), and their admission to the conference was cordially agreed to.

Popular Lectures.—In the month of April the council met with representatives from the societies, for the express purpose of considering the question of making arrangements for popular lectures during the ensuing winter months. Opinions were freely expressed on previous lecture schemes, which proved to be so unsatisfactory and so disappointing that the delegates decided to abandon the lectures for a season, at least. All the same, the following societies are worthy of being mentioned, and their example is worthy of being followed, as they, on their own behalf, held several lectures during the season, viz., Cowlairs, St. Rollox, Avonbank, and Shettleston.

Junior Choir Competition.—On the suggestion of the United Co-operative Baking Society and Kinning Park educational committees, the council called together representatives from the central and Renfrewshire conference committees and the educational committees in the three areas, to consider the advisability of carrying on the junior choir competitions for the challenge shield, which had been abandoned by the Annual Scottish Conference. At the second meeting a joint committee was formed, and an executive appointed to carry on the competition. By the time this report is in your hands, the competition will have taken place in the George A. Clark Town Hall, Paisley, the date fixed being Saturday, April 3rd.

Book-keeping Classes.—As everyone is aware, the societies' contributions to the funds of the association were reduced from a halfpenny to three-eighths of a penny per member, and the council were left without the necessary means to carry on this useful and beneficial agency for the improvement of co-operative employés. While we regret the discontinuance of the book-keeping classes, we strongly urge the employés of the movement to take all possible advantage of the continuation classes in the public schools, and use their influence in pressing for some arrangement being made with the Co-operative Union whereby certificates procured by students in evening and continuation schools will be received by the Union as of equal value to those issued by themselves.

Educational Work.—While there are still a number of societies without

an educational committee, that do not carry on any educational work, there are a number whose energetic and indefatigable exertions in this particular sphere are to be highly commended. The following subjects are among those engaged in:—New members' social meetings, young folks' clubs, dramatic and camera clubs, ambulance classes, junior choirs, kinderspiels, concerts and operettas, bioscope entertainments, literary classes, and Saturday concerts. Almost all the societies with educational committees have also vigorous women's guilds, that carry on propaganda and educative work peculiar to their agency, and which must be acknowledged to be of great value to the movement as a whole.

Window-Dressing Competition.—This competition, which was inaugurated last year, has been continued and extended in the forming of a second division. The object of the council in forming this second division is to arouse and stimulate an interest in the art of window-dressing among a larger number of employés, by putting it within the reach of practically every society in the district to compete. Under last year's arrangements it was found that a large number of societies could not with any hope of success enter the competition against the large city societies, with their up-to-date windows and fittings. The results have amply justified the venture, and the council are satisfied that the competition is an agency which is bound to benefit not only the individual societies, but the movement in general. The judges were as formerly, viz., Mr. Blackwood (Scottish Co-operative Wholesale Society), Mr. Wood (manager of the Dalziel Society), and Mr. Aitken (manager of the Greenock Central Society). The silver cup was awarded to Kinning Park Society, for its shop at 53, Renfrew Road, Govan. Twenty-five shops, from nine societies, were entered—twenty in the first and five in the second division. In addition to the cup, there were four prizes in each class, and these were secured by the following societies, in the order named, viz.:—Kinning Park, St. Rollox, St. George, and Shettleston, in the first class; and Vale of Leven, Avonbank, Cambuslang, and Milngavie, in the second class. The adjudicators, in their report, pay a high tribute to all the employés who were engaged in the competition, and congratulate the various societies on having in their employment a staff of salesmen whose willing and enthusiastic service produced such magnificent results.

Special Conferences.—There were two special conferences held during the year, one for considering the question of popular lectures, and one with the managers and head salesmen for the purpose of making the necessary arrangements for the window-dressing contest.

Regular Conferences.—The first was held in the Springburn Public Hall, under the auspices of Cowlairs Society. The following motion was passed:—

That this meeting of the Glasgow and Suburbs Conference Association tenders to Mr. John A. Glen, on his retirement from the position of secretary, its warmest thanks for his long and faithful services to the association, and to the cause of co-

operation generally, and trusts that he may long enjoy the rest to which these services entitle him.

The window-dressing silver cup was presented to St. George Society. Mr. M'Glhie accepted the same on behalf of that society. A paper was read by Mr. Hugh Rough on "The Desirability of Co-operators entering into Poultry Farming." An interesting discussion ensued, and the following resolution was passed:—

That the attention of the Wholesale Society directors be called to the subject, with the view of an experiment being made at Calderwood.

The second meeting was held under the auspices of Clydebank Society, in the Lesser Town Hall there. A paper was read by Mr. Glen on "A Co-operative Conference: What it is, and what are its Functions." The paper was afterwards printed and distributed to the delegates. Besides containing the opinion of the writer on what a conference is and what are its functions, it is practically a synopsis of the history of the conference association itself.

On the invitation of the Dumbarton Equitable Society, the third meeting was held in that town. Mr. Mason, who had attended the Congress at Newport, gave a short but interesting report of that annual gathering. An address was given by Mr. James Campsie, M.A., on "A Forward Policy." He commended the work done by Robert Owen and the Rochdale Pioneers; he considered the meetings of the Scottish Co-operative Wholesale Society were too large for the proper conduct of business; he paid a high compliment to the retiring chairman, Mr. Maxwell, J.P.; he thought the Wholesale directors should take the delegates more into their confidence, and give more information on their foreign delegations; the establishment of an educational fund and central institution was much to be desired; a Co-operative Congress and a Ruskin College for Scotland were also desirable things. It was decided to print the address, and leave discussion till next meeting.

The fourth meeting was held in St. Mungo Halls (Assembly Hall), under the patronage of the Drapery and Furnishing Society, when the discussion on Mr. Campsie's paper was resumed. No resolution was come to, but it was generally believed that the sentiments expressed would ultimately bear fruit.

Obituary.—The council deeply regret the loss the conference association and the co-operative movement in general has sustained in the death of two such prominent and active workers as Mr. Robert Stephen and Mr. John McIntosh, both of whom served on the council for many years. The former was a useful member of council, and the latter performed his duties as chairman with tact and discretion of a rare kind, which never failed to give general satisfaction.

We beg to tender our heartiest thanks to those societies that so willingly and generously entertained the delegates at the various meetings during the year.

The following is the financial statement for the year 1908:—

Receipts.			Expenditure				
	£	s.	d.		£	s.	d.
To Balance brought forward	49	10	5	By Postage	4	0	11
„ Subscriptions from—				„ Lost Time	3	15	4
Aberfoyle	0	3	0	„ Committee Allowance	22	0	0
Annie'sland	0	15	6	„ Travelling Expenses	19	10	6
Avonbank	1	19	2	„ Printing and Stationery	25	9	9
Blairdardie	0	2	7	„ Secretary's Salary	8	0	0
Cadder	0	11	0	„ Treasurer's „	2	0	0
Cambuslang	2	7	0	„ Statistical Salary and Expenses..	3	8	6
Clydebank	6	17	8	„ Auditor's Salary and Expenses ..	0	17	7
Co-operative Insurance Society	1	0	0	„ Speakers' Expenses at Confer-			
Co-operative Insurance Society				ences	1	15	0
(for Advt.)	1	0	0	„ Subscription to—			
Co-op. Newspaper Society,				Scottish Council for Women's			
Manchester	0	10	0	Trades	2	2	0
Dalnair (half year)	0	12	11	Co-op. Convalescent Homes			
Dumbarton Equitable	5	0	0	Maintenance Fund	1	3	0
Duntocher and Hardgate	0	9	0	Co-op. Defence Association ..	2	2	0
Drapery and Furnishing	2	0	0	Scottish Educational Commit-			
East Kilbride	0	5	4	tees' Association	1	0	0
Gilbertfield	0	15	4	„ Delegate to Congress	7	6	11
Glasgow—Cowlairs	11	7	10	„ Delegates' Fees to Scottish			
„ Eastern	14	2	4	Section Labour Party Confer-			
„ Kinning Park	27	9	2	rence	0	5	0
„ London Road	3	19	4	„ Deficit on Book-keeping Classes—			
„ St. Rollox	6	10	11	session 1907-8	21	5	5
„ St. George	26	2	0	„ Window Dressing Competition			
Hallside (half year)	0	3	10	Expenses	14	7	5
Kirkintilloch Equitable	2	9	4	„ Copies <i>Co-operative News</i>	2	9	11
Lennoxtown	0	11	4	„ Rent of Boardroom	0	7	6
Milngavie	0	11	8	„ Share in <i>Scottish Co-operator</i>			
Newton	0	12	4	Newspaper	1	0	0
Paisley Manufacturing	0	10	0	„ Share in Co-op. Convalescent			
„ (for Advt.)	1	0	0	Homes Ltd.	1	0	0
Shettleston	6	16	6	„ Share in Co-operative Veterans'			
Stonefield Independent, Blan-				Association	1	0	0
tyre	0	11	6	„ Cash in Bank	36	2	2
Scottish Wholesale	5	0	0	„ Cash on hand	16	2	0
Scottish Laundry Association..	0	10	0				
„ Section, Co-op. Union	3	0	0				
„ Women's Guild	0	2	6				
<i>Scottish Co-operator</i> Newspaper	0	10	0				
„ (for Advt.)	1	0	0				
S.C.W.S. Employés' Share-							
holding Association	0	10	0				
Uddington	2	9	8				
United Baking	2	0	0				
„ (for Advt.)	2	0	0				
U.C.B.S. Employés' Bonus							
Investment Society	0	10	0				
Vale of Leven	6	8	10				
„ Interest from Bank ..	0	12	11				

Audited—
WM. ANDERSON.

£201 10 11

£201 10 11

M. H. CADIZ, Secretary.

No. 9.—RENFREWSHIRE.

Executive Committee.

Mr. John Dewar (president), Cathcart.	Mr. Alexander Fraser (auditor), Paisley
„ John Muir (treasurer), Elderslie.	„ Gavin Pinkerton, Barrhead.
„ William Ritchie (secretary), Paisley.	„ John Armour, Paisley Provident.
„ John Paton (statistical secretary), Paisley.	„ Thos. Darroch, Busby.
	„ A. Mathieson, Thornliebank.

We again submit for your consideration the work of this association for the year ending February, 1909. The depression which has affected the entire country has, perhaps, been more keenly felt in the West of Scotland than any other district. To find anything approaching the bad times of the past winter in the association's borders, one has to go back to the dark days which followed the stoppage of the City of Glasgow Bank thirty years ago.

Below we give comparison of this and the previous year in the four principal items of the statistical return.

	Members.	Capital. £	Sales. £	Profit. £
1907	26,169	469,873	1,072,182	139,443
1908	26,684	468,584	1,027,510	124,031
Increase	515	..	..	..
Decrease	..	1,289	44,672	15,412

During the year four ordinary and one special meetings have been held. At all the attendance has been large, and subjects under consideration have been discussed with intelligence and enthusiasm.

The first or annual meeting was held at Nitshill. At this meeting the treasurer's cash account was submitted and accepted. Mr. Paton was re-elected statistical secretary and Mr. Muir treasurer. Barrhead Society was appointed to the elective seat on committee. The Paisley Branch of the Amalgamated Union of Co-operative Employés was admitted to membership. Mr. Frank Taylor (conference executive) read a paper on "Class Strife and the Co-operative Movement." Mr. Taylor's production showed marked ability, and gave rise to an animated discussion.

A special conference was held at Greenock on April 11th, under the auspices of the Scottish Co-operative Wholesale Society, in connection with an exhibition of its productions, which took place in the Town Hall. After an inspection of a really admirable display, a meeting of delegates and friends was held in the Bank Street Hall. Mr. Pearson (secretary, Scottish Co-operative Wholesale Society) welcomed the delegates to Greenock, and thanked the conference executive for their assistance in arranging the

meeting. Mr. J. M. Wilkie read a paper on "The Duties of the Retail Societies to the Scottish Co-operative Wholesale Society." This paper was a plea for consistent purchasing from the Wholesale. "United we stand to give the best terms, divided we fall a prey to the capitalist's profit on price." In conclusion, the writer drew attention to the advantages possessed by Greenock and Port Glasgow—their splendid water power and position on the Clyde, and the fact that they were the headquarters of the sugar industry, an article which the Scottish Co-operative Wholesale Society was an enormous purchaser of. He urged the Scottish Co-operative Wholesale Society to embark on this undertaking. A spirited discussion followed, and the usual votes of thanks closed an inspiring meeting.

The second meeting took place at Greenock, under the auspices of the East End Society. The annual report and statistical statement were submitted and adopted. Mr. Paton read Mr. Bayne's paper on "The Lack of Interest among the Members of Co-operative Societies, and its Possible Dangers." Discussion on this was adjourned till August meeting.

Howwood was the gathering place of August conference. Mr. John Dewar (Cathcart) was re-elected president, and Mr. William Ritchie (Paisley) secretary. Paisley Provident Society was appointed to the elective seat on committee. Mr. Paton having read parts of Mr. Bayne's paper, a discussion followed, to which Mr. Paton replied. A former attendee at conference, on a visit from Canada, gave his views on the land of his adoption, and some facts concerning the movement there. The hospitality of the Howwood Society closed a well spent summer afternoon.

The winter meeting was held at Paisley, as usual. Mr. Fraser (Paisley) was re-elected auditor, and the Co-operative Newspaper Society admitted to membership. Mr. Malcolm Neil having intimated that he would not seek re-election to the Scottish Section, Mr. J. M. Wilkie (Greenock), after a course of voting, was declared conference nominee for the post. The president moved a hearty vote of thanks to Mr. Neil for his twenty-six years' services on Sectional Board. Mr. Neil, in replying, said he loved the work, and thanked the association for the confidence shown in him. Mr. Low (Laundry Association) read a paper on "Co-operative Production," which was criticised by a good many present, including the president of the Scottish Co-operative Wholesale Society, who gave some thoughtful advice on this question.

During the past year, one of the societies in this district celebrated its jubilee. In April, the Scottish National Conference met under our auspices. The attendance was large, and the subjects discussed were of considerable importance to the movement. The complete and efficient nature of the arrangements for the comfort of the delegates were much appreciated, and went far to make the conference of 1908 the most successful and satisfactory that has yet been held.

The choir contest for the challenge shield takes place in April, and we are doing our share to make this a success.

The election of school boards for the next two years takes place at once. We would urge all our societies to take an active interest in same. While the appointment of a school board has a claim on all citizens, it has a double one on all consistent co-operators.

We are pleased to report that good feeling exists between the executive and all the societies. Our services are at the call of anyone requiring them.

We have to thank those societies under whose auspices our meetings were held for the hospitality shown us.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash as Share	<i>Scottish Co-operator</i>	1	0	0	By Cash—Committee, Travelling	15	8	6	
" "	as Share Veterans' Association	1	0	0	" "	" Meetings	8	13	0
" "	Share Co-op. Convalescent Homes	1	0	0	" "	" Delegations	10	2	6
" "	at Loan in Laundry	55	19	6	" "	" Time Allow'nce	1	13	10
" "	" in Johnstone Co-op.	45	15	10	" "	Secretary's Postage and Carriage	4	14	3
" "	Scottish Section	3	0	0	" "	Statistical Secretary	3	0	0
" "	Insurance Society	1	0	0	" "	Statistical Secretary—Postage	0	1	4
" "	" (Advt.)	0	10	0	" "	Reporting Meetings	1	2	6
" "	Amalgamated Union Co-op. Employés	0	10	0	" "	Congress Delegate	7	4	0
" "	Hurler and Nitshill Co-op.	0	12	1	" "	Readers of Papers at Conference—Expenses	1	10	0
" "	Paisley Equitable	4	0	4	" "	Printing	6	5	6
" "	Paisley Provident	17	10	1	" "	Purvey—Howard Conference	8	10	8
" "	Paisley Manufacturing	6	9	9	" "	National Conference—Share of Meeting	8	0	11
" "	" (Advt.)	1	0	0	" "	Scottish Council for Women's Trades	2	2	0
" "	Greenock Central Co-op.	11	5	0	" "	Paisley Provident Educational Committee—Book-keeping Class	2	2	0
" "	Pollockshaws Co-operative	2	14	2	" "	Secretary's Minute-book Bag	0	17	0
" "	Thornliebank	1	7	0	" "	Co-operative Convalescent Homes	2	6	0
" "	Kilbarchan	1	5	6	" "	Co-op. Veterans' Association	2	2	0
" "	Port Glasgow Provident	2	12	6	" "	Educational Committee, Scottish Section	1	0	0
" "	Paisley Underwood Coal	0	16	10	" "	Treasurer's Outlays—Postage	0	4	10
" "	Linwood	0	10	10	" "	Bank Commission	0	2	6
" "	Johnstone	3	11	6	" "	Share in the <i>Scottish Co-operator</i>	1	0	0
" "	Port Glasgow	2	6	5	" "	Share in Veterans' Association	1	0	0
" "	Busby	0	12	9	" "	Share in Co-operative Convalescent Homes	1	0	0
" "	Newton Mearns	0	10	6	" "	at Loan in Laundry	58	6	2
" "	Scottish Co-operative	5	0	0	" "	Balance at Loan in Johnstone Society	50	0	5
" "	Barrhead	8	0	0					
" "	Howwood	0	6	3					
" "	Greenock East End	1	9	6					
" "	Scottish Laundry Assoc.	0	10	0					
" "	Bridge of Weir	0	12	6					
" "	Renfrew Equitable	2	8	6					
" "	Paisley Employés' Assoc.	0	10	0					
" "	Howwood Co-op. (Grant to Expenses)	2	0	0					
" "	Co-operative Newspaper	0	10	0					
" "	Scottish Women's Guild	0	2	6					
" "	Cathcart	0	18	10					
" "	United Baking	2	0	0					
" "	" (Advt.)	1	0	0					
" "	Interest from Laundry	2	6	8					
" "	Johnstone Society	3	4	7					

Audited—
ALEXANDER M. FRASER.

£198 19 11

£198 19 11

WILLIAM RITCHIE, Secretary.

No. 10.—STIRLING, WEST OF FIFE, AND CLACKMANNAN.

Executive Committee.

Mr. J. Dunley (president), Alloa.	Mr. D. Rushton, Alva.
„ G. Wilson (treas.), Bannockburn.	„ J. Hunter, Dunfermline.
„ W. M'Isaac (secretary), Tillicoultry.	„ W. Donald, Clackmannan.
„ J. Campsie (auditor), Stirling.	„ R. Kinlay, Stirling.

Honorary Members :— Mr. J. Kirk, Dunfermline ; Mr. J. Jack, Alva.

In again presenting to you the annual report of our conference association, we have pleasure in saying that all the societies federated are, considering the experience of trade depression we have just passed through, in a very satisfactory condition. In their distributive departments some of the societies may not have made as much progress as last year, but, with better trade in our midst, it is certain that record sales will again be the order of the day. The social meetings, lectures, &c., held during the year have all been well attended, and from the spirit displayed it is apparent that the enthusiasm of our members has not abated any. It is gratifying to see that, as each year goes past, more societies are taking up some form of educational work. By so doing the principles and advantages of our movement are kept before our members, and the societies that have taken up this work see unmistakable signs of it being a benefit to the societies and for the welfare of their members.

As in past years, we have had our four quarterly conferences, all of which have been well attended.

Our annual meeting last year was held under the auspices of Clackmannan Society, when the annual report, balance sheet, and statistical statement were submitted and approved. At this meeting Mr. James Dunley (Alloa) was elected president of the association ; treasurer, auditor, and two members of committee were re-elected for the next twelve months. The paper read at this meeting by Mr. Andrew Young, M.A. (Edinburgh), was entitled "A New Industrial Charter." The time at the disposal of the meeting to discuss Mr. Young's paper being limited, it was agreed that the paper come up at our next conference. At the close of this meeting, a very high compliment was awarded to Mr. Jas. Bayne for the efficiency and energy he had displayed in presiding over this association for the past three years.

Our next conference was held in the Royal Burgh of Dunblane, under the auspices of the local society. The paper from last meeting being left over, Mr. Young gave a short summary of his subject in a pithy and eloquent manner. A very interesting and healthy discussion was taken part in by

a great many of those present, which seemed to be enjoyed by all. The treasurer read a report and financial statement of the classes for book-keeping held during the winter, which showed the average expense per pupil much higher than previous years.

Our second quarterly conference was held in Deanston, where we have a small but loyal membership keeping the co-operative banner flying. The subject brought up for discussion was a paper prepared by Mr. Jas. Wilkie, F.E.I.S. (Greenock), on "Our Loyalty to Co-operation." Some very sound advice was given in the paper regarding the advisability of societies doing all in their power to support the Wholesale. A good criticism followed the reading of the paper, and, although on some of the minor points there was slightly different opinions, all seemed agreed on the particulars and principles of the paper. The secretary and two members of committee were re elected for twelve months.

Our last conference was held in Sauchie, under the care of Newtonshaw Society. At this meeting, Mr. W. M. Watson (Cowdenbeath) read a very able paper, the subject being "Evolution and Co-operation." The subject proved very interesting, and the reader, in a scholarly manner, drew a splendid comparison between the relation of individualism and co-operation as compared with the laws of nature. The subject was well handled, and brought forth some keen discussion on various points, and especially the parts which touched on the socialistic ideas.

During the year, ten meetings of the committee have been held. For all our conferences we have endeavoured to bring before the delegates papers or subjects that would educate, and at the same time prove interesting; and in looking back over the past year, the delegates who have had the privilege of attending our meetings must have been forced to the conclusion that the subjects submitted, and the intelligent discussions thereon, have reached a pretty high standard.

We have five women's guilds in connection with societies in our district, and, from a careful observation, it is apparent they are a strong factor and support to their respective societies. In looking over the list of places in our conference association, one is disposed to think we should have a few more guilds in our midst. Those societies that have not yet branches established should spare no effort to have one in their locality, as it is surprising the amount of unseen propaganda work that is accomplished by the members of our women's guilds from a commercial, as well as an educative, point of view.

We have again to tender our best thanks to the societies under whose auspices we have met during the year. The welcome and hospitality extended to the delegates at all our meetings left nothing to be desired, and must have materially added to the comfort and pleasure of those coming from a distance, as well as those locally.

To Alloa and Stirling societies we heartily award our thanks for the use of their elaborate boardrooms for the meetings of committee.

The following is the financial statement for the year 1908:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last Report.....	18	7 0	By Secretary.....	3	0 0
„ Dumfermline Women's Guild ..	0	5 0	„ Treasurer.....	3	0 0
„ Alva Women's Guild ..	0	5 0	„ Committee's Allowances and Ex-		
„ Scottish Co-operative Women's			penses.....	10	15 3
Guild	0	2 6	„ Delegates and Deputations	5	13 1
„ Tillicoultry Women's Guild	0	5 0	„ Delegate to Newport Congress ..	5	12 6
„ Alva Women's Guild.....	0	5 0	„ Readers of Papers	2	3 0
„ Stirling Women's Guild	0	5 0	„ Mrs. Buchan's Testimonial.....	0	10 0
„ Wholesale Society	5	0 0	„ Printing Annual Reports	3	5 0
„ Co-operative Union	3	0 0	„ Mr. M'Connell's Testimonial....	1	0 0
„ Insurance Society	1	0 0	„ Mr. Marshall's Testimonial	0	10 0
„ United Baking Society	2	0 0	„ Printing and Advertising	1	9 0
„ Paisley Manufacturing Society ..	0	10 0	„ Secretary's Expenses	1	10 6
„ Co-operative Newspaper Society..	0	10 0	„ Treasurer's Expenses	0	16 3
„ Alva.....	4	17 6	„ Balance on hand	17	9 5
„ Alva Baking	0	17 6			
„ Alva Bazaar	1	0 0			
„ Bannockburn	1	17 6			
„ Clackmannan	0	7 6			
„ Coalsnaughton	0	5 0			
„ Dunblane	0	7 6			
„ Deanston.....	0	5 0			
„ Dumfermline	5	11 0			
„ Menstrie	0	4 0			
„ Newtonshaw	0	15 0			
„ Stirling	4	0 0			
„ Tillicoultry	1	10 0			
„ United Baking—Advertising	1	0 0			
„ <i>Scottish Co-operator</i> —Advertising.	1	0 0			
„ Insurance Society—Advertising..	0	11 0			
„ Paisley Manufacturing Society—					
Advertising	0	11 0			
	£56	14 0		£56	14 0

Audited—
JOHN CAMPSIE.

WILLIAM M'ISAAC, Secretary.

(6) SOUTHERN SECTION.

The Board has held sixteen meetings during the year, of which thirteen have been ordinary meetings, three special meetings, and one joint meeting with the district secretaries. The sectional executive has met seven times.

The attendances of the members of the Board have been as follows:—

	Possible.	Actual.	Absent.
Mr. W. H. Berry	16	9	7
Mr. W. T. Charter	16	14	2
Mr. M. H. Clear	16	16	—
Mrs. M. A. Gasson	16	16	—
Mr. A. W. Golightly	16	11	5*
† Mr. R. Powell	10	10	—
Mr. A. Hainsworth	3	3	—
Mr. R. Rowsell	13	13	—
Miss M. Spooner	16	11	5
Mr. B. Williams	16	15	1

* Once on deputation. † Deceased.

The following appointments were made at the first meeting of the Board, held on July 1st, 1908:—

<i>Chairman</i>	Mr. R. Powell.
<i>Sectional Executive</i>	Messrs. R. Powell, Berry, Rowsell, and Mrs. Gasson.
<i>Sectional Exhibition Committee</i>	Messrs. Golightly, Clear, and Mrs. Gasson.
<i>Boundaries Committee</i>	Messrs. Clear, Charter, and Miss Spooner.
<i>To Deal with Production</i>	Mr. B. Williams.
Representatives to the—	
<i>United Board</i>	Mr. A. W. Golightly and Mrs. Gasson.
<i>Office Committee</i>	Mr. A. W. Golightly.
<i>Education Committee</i>	Mr. R. Powell.
<i>Southern Education Association</i>	Messrs. Williams and Charter.
<i>Credit Committee</i>	Mr. A. W. Golightly.

GENERAL PROGRESS.

In summing up the work of the section for the past year we have good reason to be satisfied with the progress made, when it is remembered that the depressing conditions of industry and commerce which have prevailed for several years past continue to operate.

Many of the societies are feeling the effects of the general depression, and are not making the rapid progress which characterised their operations in the past. But in most cases it is satisfactory to note that the co-operative societies are less affected by local conditions than other forms of trading enterprise.

We have definite advances in trade and membership to chronicle, and some of the hitherto waste places of the section have been successfully opened up to co-operation.

Concentration in the larger centres is still the policy of the Board, and has been pursued with useful effect during the past year.

PROPAGANDA.

Six sectional conferences have been held during the year, the following are the chief particulars:—

Date.	Place.	Subject.	Introduced by
1908. April 25.....	London	A New Idea in Co-operative Insurance.	Mr. J. H. Bate, Stratford.
August 20....	Crystal Palace.	Sweated Industries	L. G. Chiozza Money, M.P.
November 28.	London	A Minimum Wage for Co-operative Employés.	Mr. A. W. Golightly, Sectional Board.
1909. January 20 ..	London	Shop Hours	Mr. J. Baldwin, Stratford.
February 27..	Guildford	The Opportunities of Village Stores.	Mr. B. Williams, Central Board.
March 17	London	The Co-operative Secretaries' Association.	Mr. G. Briggs, York,

The conference on "Sweated Industries," held at the Crystal Palace in August, when Mr. L. G. Chiozza Money, M.P., read the paper, was exceptionally well attended, and, in conjunction with our "Sweated Industries" section of the exhibition, created a great deal of interest, not only amongst co-operators, but with the general public and the press, and fully justified the efforts of the Board.

The secretaries' conference was highly appreciated and well attended; a London Branch of the Secretaries' Association being formed as a result of the conference.

The other conferences have been well attended; the papers in each case leading to useful discussions.

In October the usual joint conference of the members of the Sectional Board and the district secretaries was held in London. This annual gathering is the means of much helpfulness in drawing together the various parts of the section and in co-ordinating our work.

Special propaganda has been carried out, not only by the district associations, but also directly by the Board, notably at Mortlake, Battersea, Steeple Claydon, Stowmarket, Attleborough, and Downham Market.

NEW SOCIETIES.

New societies have been started at Camberley (Surrey), Petersfield (Hants.), and Hastings (Sussex).

The first two are the ordinary distributive societies, and are making steady progress.

Hastings Society is formed as a special bread and flour society.

We are also assisting in propaganda efforts, which it is expected will lead to the formation of societies in several other districts.

AMALGAMATION AND CONCENTRATION.

This work is steadily continuing with beneficial results to all concerned.

The amalgamations effected during the year include Buckingham with Banbury, Wood Green, and Clapton Park with Edmonton, and St. Mary Cray with Bromley.

The amalgamation of the Barge Builders' Society, of Rochester, has resulted in an economy of working which in future years will conduce to the strengthening of the society.

EDUCATIONAL.

The educational work of the section is still maintained, though we could wish that a larger proportion of the educational grants of societies was expended in serious co-operative education and citizenship.

Our classes and general results do not show that increase either in numbers or interests, which should mark a strong educational advance.

The local disbursement of education grants is too often a matter of hazard rather than for the purposes of an orderly programme of work. Nevertheless the good work goes on, as the following particulars of classes will show:—Book-keeping, 15; Co-operation, 9; Industrial History, 6; Economics, 1; Citizenship, 1.

A Teachers' Training Class has been held at Winchester with 14 students, the majority of whom are expected to sit for examination. This class is steadily providing us with a staff of trained teachers, under the able tuition of Miss J. P. Madams.

Only one class has been formed for the training of managers, and has been conducted by Mr. J. B. Chadwick, of Gravesend, who continues to inspire the young men of Kent with his enthusiasm and industry in this work. Fifteen students of this class have offered themselves for examination.

The lantern lectures of the Union still hold the first place of popularity with the societies for inculcating the ideas and practice of the movement, 4,600 slides having been issued during the session.

The sale of publications of the Union also continues to increase.

CRYSTAL PALACE EXHIBITION.

The success of the sectional exhibition, held in connection with the Co-operative Festival at the Crystal Palace, seems now to be assured. The attendance of the general public showed an increase over the previous year. The largest space ever covered by a co-operative exhibition was utilised, and we hope for increasing support, both in exhibits and funds, for this portion of our work.

SOUTHERN CONVALESCENT FUND.

Our convalescent arrangements continue to be appreciated by an increasing number of societies. Many testimonials come to hand of the advantages of our methods of work. The "Fund" now has 69 societies in association which contributed in subscriptions, &c., £528. 7s. 5d., and 228 applicants have received the benefits of the fund at a cost of £462.

THE DISTRICT ASSOCIATIONS.

Perhaps the most difficult piece of work which the Board has attempted during the year has been the rearrangement of the district areas. For years past the necessity for this has been increasingly urgent owing to the great differences in the areas, and the accentuation of inequalities due to the spread of the movement in various directions.

The Board therefore appointed a sub-committee to prepare a scheme of rearrangement. This sub-committee has met ten times, and from time to time has reported its proposals to the Board and the district association, and finally to the societies.

Objections have been met as far as possible, and the revised plan has been adopted by the Board. The new areas are, on the whole, equitably arranged with regard to area and membership, and we feel confident more effective organisation may be expected from them.

OBITUARY.

It is with deep regret that we record the death of our late chairman, Mr. Robert Powell, who passed away on October 15th last, after a very short illness. Mr. Powell was active in the service of the Union until a few days before his death, and the appreciation of his work is recorded in the following resolution of the Board:—

That the Board records its deep regret at the loss of their chairman and colleague, Mr. Robert Powell, who has given many years of unremitting service to the movement and to the Co-operative Union particularly. He has spent time, energy, and money in promoting co-operative production, and was the poorer for his efforts. We recognise his industry and devotion, and mourn his loss as the passing of one of the Old Guard.

Since our last report we have also lost another honoured colleague from our ranks in Mr. George Hawkins, J.P., who passed away in March of last year. The Board desire to record their sincere appreciation of his long and devoted service to the co-operative movement.

CONCLUSION.

In concluding this report we desire to express our appreciation of the help of the various auxiliary associations which are at work in the section, with all of which our relations continue to be of the most cordial character.

Mrs. M. A. GASSON, Chairman.

H. J. MAY, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—NORTH METROPOLITAN.

Executive Committee.

Mr. J. T. Harris (chairman), Brotherhood Trust.	Mr. T. R. Holt, Willesden Green.
„ T. E. Barnes, Perseverance.	„ C. Rudall, West London.
	„ A. Wiggins, Watford.

Four conferences have been held as follows :—

Society.	Subject.	Introduced by
Anchor Society	Retail Co-operation: The Relationship between Member and Store.	Mr. W. E. Porter.
Brotherhood Trust ..	The Co-operative Garden City	Mr. A. H. Minns.
West London	How to Make Co-operation Succeed in London.	Mr. C. Rudall.
Wilkesden and Dist... ..	Co-operative Continuity	Mr. R. Thorp.

The conferences have been better attended than in previous years, and more societies have been represented. The women's guilds of the different societies have shown good examples to the general and education committees in this respect. We were again represented at Congress, some societies contributing to our delegate's expenses, which the committee gratefully acknowledge.

The following is the expenditure for the year :—

	£	s.	d.
Committee meetings	6	1	2
Printing	1	2	0
Postage.....	1	6	6
	£8 9 8		

F. G. HAYWOOD, Hon. Secretary.

No. 2.—SOUTH METROPOLITAN.

Executive Committee.

Mr. W. J. Harding, Penge. „ P. Santer, Bromley.	|	Mr. Stafford, Woolwich. „ Stevenson, Croydon.
--	--	--

Four conferences have been held as follows :—

Society.	Subject.	Introduced by
Bromley	Co-operation and Small Holdings ..	Mr. B. Williams.
Croydon	Should Trade-unionists be Co-operators.	Mr. C. Wood.
Penge	A Co-operative Road to Health	Miss C. Webb.
Woolwich	The Unemployed Problem	Mr. Elliott.

The first conference was specially held to bring the members of Bromley Society and the newly-formed local land club into closer touch, with a view of working together to obtain small holdings in the district.

The conference at Woolwich was the best attended ever held in the district, delegates being present from the Borough Council, the Trades Council, and many of the local organisations. The discussion revealed the deep hold that unemployment has on the minds of the people, and was so keen and interesting that it was agreed to call another conference upon the same subject.

The wave of unemployment and trade depression has made it very difficult for societies to maintain their previous position, Woolwich, especially, suffering very keenly; but, although showing a decrease at home, the members willingly assented to the taking over of Walworth Society. This society, situated near one of the cheapest markets of South-East London, failed to overcome its initial difficulties; but now, as a branch of the Royal Arsenal Society, has more than trebled its trade.

Battersea still lives by the trade of a few ardent supporters, but its speedy demise would probably facilitate the formation of a new society.

Edenbridge, Sevenoaks, and West Norwood have each a giant task before them, and although advice and assistance have readily been given them, still there seems numerous obstacles that retard their progress, one of which is undoubtedly credit.

The most hopeful movement of the year has been the completion of the amalgamation between Bromley and The Crays societies. By this arrangement a larger area is covered, expenses reduced, and it is hoped a truer spirit of co-operation imbued into the locality.

At Raynes Park a few earnest workers were desirous of starting a new society, but wiser counsel prevailed, and they have now joined the Sutton Society.

The following is the expenditure for the year 1908 :—

	£	s.	d.
Committee meetings	5	3	0
Deputations	3	4	10
Printing	1	11	0
Postage and stationery	1	6	4

£11 5 2

M. A. GASSON, Hon. Secretary.

No. 3.—EAST METROPOLITAN.

Executive Committee.

Mr. J. H. Bate (chairman), Stratford.
 „ C. G. Farrow, Grays.
 „ J. Maton, Edmonton.

Mr. M. Fletcher, Enfield Highway.
 „ S. F. Woods, Epping.

During the year four conferences have been held as follows :—

Society.	Subject.	Introduced by
Enfield Highway..	Relations of Distributive Societies to the Co-operative Wholesale Society.	Mr. G. H. Mew.
Edmonton	Co-operation: Prospective and Retrospective.	Mr. A. E. Perkins
Epping.....	The Lack of Interest among Members and its Dangers. (Mr. Bayne's paper.)	Mr. J. Maton.
Grays	The Unemployed: Facts and Fallacies concerning the causes of.	Mr. W. Scaife.

All these conferences were very successful, there being good attendances at each, while the excellent discussions were evidence of the keen interest of the delegates in the subjects.

With regard to the position of the societies, considering the difficulties that have existed owing to lower profits and the distress in the various districts, yet, on the whole, increases have been maintained in trade and membership, which must be taken as being satisfactory.

One society (Clapton Park) has been amalgamated with Edmonton Society, which has also taken over the Wood Green Society, and in this way the London problem is being solved with every prospect of success.

The expenditure for the year is as follows:—

	£	s.	d.
Committee's fees and fares	11	3	5
Postage.....	0	15	0
Printing and stationery	0	0	6
£11 18 11			

SPECIAL DISTRICT FUND.

Receipts.		£	s.	d.		£	s.	d.	
To Balance in hand	1	17	7		By Printing Conference Papers	3	14	8	
„ Donations—					„ Balance in hand	2	14	11	
Stratford	2	2	0						
Co-operative Insurance Society	0	5	0						
Grays	2	5	0						
		£6	9	7			£6	9	7

G. H. FIGHTLING, Hon. Secretary.

No. 4.—SURREY.

Executive Committee.

Mr. A. Anderson, Sutton.	|	Mr. H. Colpus, Godalming.
„ A. J. Brown, Addlestone.		„ H. R. Strugnell, Staines.
„ W. Cole, Guildford.		„ C. Wallis, Woking.

Conferences have been held during the year as under:—

Society.	Subject.	Introduced by
Aldershot	Co-operation: Retrospective and Prospective. (Mr. Perkins' paper.)	Mr. O. Aldis.
Addlestone	Allotments and Small Holdings.....	Mr. Ald. Thompson.
Guildford	Some Points for our Societies.....	Mr. W. Cole.

All the conferences have been exceedingly well attended, the speaking also being of a first-class order. At Addlestone we had the presence and help as chairman of Mr. F. J. Marnham, M.P. At Guildford the conference was in conjunction with the women's guild (Surrey District). This arrangement proved a great success and will be repeated.

Progress of a steady character can be generally reported, although in a few cases societies are feeling the stress of competition and adverse circumstances. The Sectional Board is working with the district executive in rendering assistance where possible.

Camberley has started off with 300 members and should turn out a successful society. Farnham shows excellent results and its balance sheets indicate that the committee are working on sound lines. Haslemere and Sutton have made considerable extensions in the shape of new premises. Sutton Society is also endeavouring to work up the district of Raynes Park with the view of eventually opening a branch. Successful propaganda meetings have been held, and a satisfactory number of members have been enrolled.

This is the last report as a Surrey District. The work, though among societies numerically small, has nevertheless been of a valuable character, and it is to be hoped that under the new scheme the good work may go on with even greater success.

The expenditure for the year has been as follows:—

	£	s.	d.
Committee meetings	5	15	7
Deputations	1	16	5
Printing and stationery	0	14	9
Postages	0	9	10
	<hr/>		
	£8	16	7

SPECIAL DISTRICT FUND.

Income.	£	s.	d.	Expenditure.	£	s.	d.
To Balance, 1908.....	6	14	11	By Grants for Propaganda—			
				Camberley	1	10	0
				Farnham	1	10	0
				Sutton for Raynes Park	1	10	0
				,, Balance in hand	2	4	11
	<hr/>				<hr/>		
	£6	14	11		£6	14	11

OLIVER ALDIS, Hon. Secretary.

No. 5.—BUCKS.

Executive Committee.

Mr T. Walker (chairman), Aylesbury.	Mr. J. Day, Berkhamstead.
„ J. Bagnall, Tring.	„ F. Vickers, Wolverton.
„ W. Baker, Chesham.	„ A. E. Wade, Bletchley.

The following conferences have been held since the last report :—

Place.	Subject.	Introduced by
Wolverton	Co-operation and the Small Holdings Act, 1907. (Mr. E. O. Fordham's and Mr. Osborne Graham's papers.)	Mr. Osborne Graham.
Berkhamstead ..	Co-operative Continuity	Mr. W. G. Payne.
	(Mr. A. E. Perkins' paper.)	
Newport Pagnell	The Southern Co-operative Convalescent Fund. (Miss C. Webb's paper.)	Mr. E. King.
Aylesbury	Poverty: Its Causes and Cure (Mr. J. A. Hobson's paper.)	Mr. G. Pescod.

The attendances at all the conferences have been well maintained. No new propaganda work has been undertaken during the year. Buckingham Society has been taken over by Banbury and is now a branch of that society.

The expenditure for the year is as follows :—

	£ s. d.
Committee meetings and conferences..	10 14 3
Printing	1 6 0
Postage and stationery.....	0 18 8
	£12 18 11

SPECIAL DISTRICT FUND.

Income.	£ s. d.	Expenditure.	£ s. d.
To Balance in hand to begin	4 1 9	By Delegate's Expenses	0 5 0
		„ Printing	0 5 0
		„ Balance in hand	3 11 9
	£4 1 9		£4 1 9

W. G. PAYNE, Hon. Secretary.

No. 6.—SHEERNESS.

Executive Committee.

Mr. D. Flemming (chairman), Chatham.	Mr. S. Here, New Brompton.
„ J. Fairey, Dover.	„ S. Elliott, Gravesend.
„ T. Twigg, Sheerness Co-operative.	„ F. Read, Sittingbourne.
„ Underhill, Canterbury.	„ W. Hinge, Faversham.
„ W. Angear, Sheerness Economical.	„ J. Streetfield, Greenstreet.
„ Tadman, Rochester.	„ G. Whibley, Cliffe-at-Hoo.
„ A. D. Banks, Ashford.	„ W. Cook, Ramsgate.
„ C. T. Record, Maidstone.	„ W. Worsley, Rainham.
„ Scrace, Tunbridge Wells.	„ J. W. Ashby, Tonbridge.
„ H. Whatley, Dartford.	„ A. J. Curling, Bargo Builders.

Conferences have been held during the year, as tabulated—

Place where held	Subject	Readers and Writers.	No of Delegates Attending.
Folkestone ..	Method of Collective Life Assurance..	F. D. Rugen ..	69
Maidstone....	A Co-operative Road to Health (Southern Section Convalescent Fund)	Miss C. Webb ..	90
New Brompton	How to Stimulate the Sales of <i>Co-operative News</i> and other Publications. Difficulties in the Way of Establishing Classes. (Special Educational Conference.)	Mark H. Clear .. Theodore Harris.	40 —
Gravesend....	The Unemployed Problem: Can it be Solved on Co-operative Lines.	S. Elliott	110
Rainham	A Co-operative Garden City	F. W. Rogers ..	75

The special educational conference was comprised of only those who are actually engaged upon educational work. The outcome of deliberations was the formation of a Junior Guild District Council, made up from the nine societies which have a junior guild. It was felt and demonstrated that a closer relationship between the leaders was needed, and would tend to efficiency in conducting this special class of work.

The district committee met on five occasions, still adhering to giving an undivided Saturday evening, 6 to 9 p.m., to the business. The average attendances were sixteen per meeting. By the hand of death the ranks were depleted. The gap that Mr. Robt. Powell created was difficult to fill, and his years of close association and activity were deeply appreciated by his own society.

A new society has been registered and commenced business in Hastings. The local members taking the initiative are co-operators from other towns, consequently the prospects are encouraging.

Early in the year the Barge Building Society launched a newly-built vessel, adding another one to the fleet of the Barge Owning Society. Steps have now been taken to amalgamate these two societies, and they will in the future be known and registered as "The Medway Barge Builders and Carriers Limited." By the total wreck of the barge "Robert Powell" the society sustained a loss of £573 over and above what it was possible to insure. So serious was this blow that a special appeal to kindred societies far and near has been made, backed up by the district and sectional boards after a thorough investigation. The response has so far failed to reach that measure of need required.

A complaint of overlapping has been lodged by one society against two others. The aggrieved and the others were interviewed, maps of the whole district obtained, and their grounds of operation shown. A final meeting of the whole, together with four of the district executive, is now pending, with strong hopes of a happy solution.

Dartford Society has absorbed Crockenhill Society, which it is now running as a prosperous branch. For several years Crockenhill was a weak, struggling, separate society; all fears are now gone.

Advisory and propaganda work is gradually putting Cliffe-at-Hoo upon a firm foundation. Canterbury has so far gone on the road towards robustness that it is again a contributor to the district fund.

Large areas, but only thinly populated, are yet outside co-operative operations. The coast and sea-side resorts have the eyes of the district upon them, and efforts are made from time to time to bring the benefits of our movement to the notice of those whom it would bless and enrich.

The district will be represented at Newcastle Congress by a delegate from Greenstreet. This society is a member of the group banded together to *pro rata* the costs.

SHEERNESS DISTRICT FUND, 1909-10.

Income.		£	s.	d.	Expenditure.		£	s.	d.	
To Balance	.....	0	17	4	By Committee Meetings-Third-class				
" Ashford	.....	2	2	0	railway fares only paid.....	7	11	4	
" Canterbury	.....	0	8	0	" Printing Conference Papers,				
" Chatham	.....	3	0	0	Copying Apparatus, Stationery,				
" Cliffe-at-Hoo	.....	0	14	6	Wires, Stamps, &c.	11	12	10	
" Dartford	.....	2	10	0	" Consultory and Advisory Work..	5	0	4	
" Faversham	.....	3	1	5	" Revival Meetings	9	16	8	
" Gravesend	.....	3	18	0	" Conferences, Public Meetings,				
" Greenstreet	.....	0	17	6	and Propaganda Work.....	21	12	1	
" Maidstone	.....	0	14	11					
" New Brompton	.....	7	10	0					
" Rainham	.....	1	1	5					
" Ramsgate	.....	1	1	0					
" River (Dover)	.....	7	12	6					
" Rochester	.....	2	1	8					
" Sheerness Economical	.....	4	3	6					
" Sheerness Co-operative	.....	4	5	0					
" Sittingbourne	.....	5	15	8					
" Tonbridge	.....	0	12	1					
" Tunbridge Wells	.....	1	3	6					
" Co-operative Insurance Society	.....	0	5	0					
" Balance	.....	1	17	5					
		£55 13 3						£55 13 3		

Audited—
W. R. ANGEAR.

MARK H. CLEAR, Hon. Secretary.

No. 7.—LEWES.

Executive Committee.

Mr. J. Bailey, Arundel.	Mr. L. J. Razzell, Reigate.
„ H. C. Kille, Brighton.	„ A. C. Watford, Lewes.
„ R. S. Pearce, Southampton.	Mrs. Jane Green, Worthing.
„ S. Bowerman, Portsmouth.	

Three district conferences have been held, as below :—

Place where held.	Subject.	Introduced by
Worthing	Store Management... ..	Mr. H. May.
Bognor.....	Co-operation : What is the Good of It?	Mrs. J. Green.
Romsey	How to Bring Co-operation within the Reach of the Poorest.	Mr. Silverlock.

We are pleased to report that there is a general upward tendency throughout the district. The new societies at Worthing and Bognor are holding their own ; the older and larger ones are making steady progress ; while Brighton, Southampton, and Portsmouth show a very marked rate of increase.

The practice of holding district conferences on Saturdays is continued and encouraged, giving, as it does, an opportunity for members of the local society and kindred organisations to attend, which would not be possible were the conferences held on any other day of the week.

We are also pleased to be able to report that a new society has been formed at Petersfield, Hants. In this matter the district committee were able to render considerable service.

The following is the financial statement for the past year :—

	£	s.	d.
Committee meetings	9	0	10
Deputations	5	6	10
Postage.....	0	18	0
Stationery	0	3	6
Printing	0	15	0

£16 4 2

J. L. WELCH, Hon. Secretary.

No. 8.—WILTON.

Executive Committee.

Mr. Barnes, Trowbridge.	Mr. Oakley, Weymouth.
„ Leslie, Devizes.	„ White, Salisbury.
„ Moore, Bradford-on-Avon.	„ Curtis, Warminster.

During the year four conferences have been held, the first being at Mere:—

Society.	Subject.	Introduced by
Mere	How the Co-operative Wholesale Society Helps Small Societies.	Mr Clear.
Weymouth.....	The Nationalisation of Railways.....	Mr. England (Weymouth).
Chippenham . . .	Direct Representation in Parliament of Co-operative Interests.	Mr. Pannell (Chippenham).
Devizes	A Co-operative Road to Health.....	Mr Flay (Devizes).

There has been a good attendance at each conference, the average number being 40.

My report to Congress this year is very brief. There has not been much done during the year. The suggested alteration of districts has occupied the attention of the committee very much.

We have to deplore the loss of one of our district committee during the year—Mr. Tom Moore, of Bradford, who will be greatly missed by us and also by the Bradford Society, to which he belonged.

DISTRICT PROPAGANDA FUND.

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance in hand 1908.....	8 0 11½	To Delegates' Expenses to Portland	1 14 3
„ Cash from—		„ Printing Mr. Oakley's Paper	2 10 0
Bradford	1 1 0	„ Delegates' Expenses to Salisbury	0 8 3
Trowbridge	1 0 0	„ Brake Hire and Drivers	1 18 0
Salisbury	1 0 0	„ Delegates' Expenses to Congress	2 2 0
Mere	0 10 0	„ Printing Paper in "Wheatsheaf"	
Wilton	0 5 0	and Carriage.....	0 4 10
Parkstone	1 0 0	„ Delegates' Expenses Attending	
Warminster	0 10 6	Mr. Moore's Funeral.....	0 6 0
Chippenham	0 7 6	„ Postage	0 2 0
Co-operative Insurance Society	0 5 0	„ Cash in Secretary's hands	0 5 8
Devizes	0 10 6	„ Cash in Treasurer's hands	5 17 5½
Weymouth	1 0 0		
	£15 10 5½		£15 10 5½

The following is the financial statement for the past year:—

	£	s.	d.
Committee meetings	14	15	11
Deputations	4	18	3
Postage	1	6	0
	<hr/>		
	£21	0	2

E. R. Box, Hon. Secretary.

No. 9.—OXFORD.

Executive Committee.

Mr. J. Nash (chairman), Reading.	Mr. J. Singer, Slough.
„ J. Webb, Banbury.	„ C. E. Taylor, Swindon.
„ W. T. Winepress, High Wycombe.	„ A. E. Perkins, Windsor.
„ T. Ramsey, Oxford.	

Active propaganda has been carried on through the medium of conferences—seven having been held during the year, as follows:—

Place.	Subject.	Writer of Paper.
High Wycombe ..	Co-operation : Prospective and Retrospective.	Mr. A. E. Perkins.
Slough	Co-operators' Children	Mr. L. H. Taffs.
Swindon	Co-operators and the Child	Mr. Nethercot.
Windsor	Co-operative Continuity	Mr. A. E. Perkins.
Oxford	The need for an Educated Democracy	Mr. W. J. Foster.
Maidenhead	A Co-operative Road to Health	Miss C. Webb.
Chipping Norton..	A Minimum Wage for Co-operative Employés.	Mr. A. W. Golightly.

These conferences have been well attended, in many instances not only by delegates from societies, but also from friendly societies, trade unions, and kindred organisations. It is hoped that a much wider knowledge of the aims and objects of co-operation will result.

Steady progress has been maintained generally by societies in the district, although the widespread depression in trade has operated to check

the rate of increase. Extension of premises and opening new branches has been found necessary by several societies, and the increased membership, and consequent trade and influence have justified the steps taken. The Carterton Society, the youngest of our district, which seeks to combine agricultural production with co-operative distribution, is able to show a balance on the right side.

The expenditure has been as follows :—

	£	s.	d.
Committee meetings	11	8	4
Deputations	6	12	11
Printing	1	16	6
Postage and carriage.....	0	17	3
Stationery	0	6	0
	£21 1 0		

The state of the district fund is shown as under :—

Receipts.	£	s.	d.	Expenditure	£	s.	d.
Balance forward.....	7	5	9	High Wycombe Conference	2	0	0
Banbury	1	1	0	Printing Conference Papers	7	8	6
Chipping Norton.....	1	1	0	Delegates to District Committee			
High Wycombe	0	10	6	(fares only)	1	10	10
Maidenhead	0	7	6	Postage and Carriage	0	4	8
New Swindon	0	10	6	Balance	10	0	9
Oxford	3	3	0				
Oxford Builders	0	5	0				
Reading	5	0	0				
Windsor	0	10	6				
Co-operative Insurance Society	0	5	0				
Bucks District (for Conference Paper)	0	5	0				
Co-op. Union ditto	1	0	0				
	£21 4 9				£21 4 9		

EDWARD KING, Hon. Secretary.

No. 10.—CAMBRIDGE.

Executive Committee.

Mr. D. Patmore, Bishop's Stortford.	Mr. H. Sayer, Ely.
„ G. E. Harrison, Cambridge.	„ W. T. Charter, Saffron Walden.
„ G. B. Poppy, Newmarket.	„ J. R. Arnold, Whittlesford.

Conferences have been held during the year as follows :—

Place	Subject.	Introduced by
Ely	Co-operation as a Thrift Institution	Mr. H. J. May.
Saffron Walden..	Uniform Balance Sheets	Mr. W. T. Charter.
Newmarket	A Minimum Wage for Co-operative Employés.	Mr. A.W.Golightly.

Three district conferences have been held during the year. The average number of delegates at each conference was 45, representing twelve societies.

The executive committee has met five times during the year.

Help has been given in various ways to the small and weak societies, with beneficial results. In place of starting new societies strong societies have branched out, and we are covering a larger area than ever before. All our societies are affiliated with the Co-operative Union.

The expenditure for the year is as follows:—

	£	s.	d.
Committee meetings	9	7	8
Deputations	3	7	1
Printing and stationery.....	0	7	3
Postage.....	0	9	3
	<hr/>		
	£13	11	3

Financial statement of Special District Fund:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward from last year.....		11	1	1	By Conference at Saffron Walden ..		2	0	0
„ Subscriptions—					„ Special Deputations		1	2	7
Cambridge Co-op. Society		5	0	0	„ Delegate to Congress		4	0	0
Sawston Society		2	0	0	„ Balance in Bank		10	18	6
		<hr/>					<hr/>		
		£18	1	1			£18	1	1

WILLIAM RESBURY, Hon. Secretary.

NO. 11.—BEDFORD.

Executive Committee.

Mr. S. J. Southwood (chairman), Woburn Sands.	Mr. P. Brightman, Silsoe.
„ A. Andrews, Hitchin.	„ C. T. Goldsmith, Bedford.
„ T. J. Briars, Luton.	„ B. Williams, Garden City Press.

There have been four conferences held during the year, as follows:—

Society.	Subject.	Introduced by
Toddington	The Village Store and its Opportunities	Mr. B. Williams.
Woburn Sands ..	Co-operation and the Small Holdings Act, 1907. (Mr. E. O. Fordham's paper.)	Mr. H. W. Last.
Arlesey	The lack of Interest among the Members of Co-operative Societies, and its Dangers. (Mr. James Baynes' paper.)	Mr. B. Williams.
Biggleswade	The Small Holder: His Produce and how to Dispose of it.	Mr. J. Nugent Harris.

This year has been one of steady work. The conferences have all been well attended, and useful work has been done.

At the conference at Woburn Sands a resolution was passed asking the district committee to take up the question of small holdings and bring it before the societies in the district, with the result that the committee arranged with Mr. J. Nugent Harris (secretary of the Agricultural Organisation Society) to write and read a paper at the Biggleswade conference; the committee were also successful in getting Lord Lucas (who is a Bedfordshire landlord) to preside. The conference was a great success, there being 118 present, representing twelve co-operative societies and nine small holding and agricultural societies. A good discussion followed the reading of the paper.

After a deal of correspondence, a branch of the women's guild has been started by the district committee at Toddington.

There have been five committee meetings held, which have been attended by the whole of the committee.

The expenditure for the year is as follows:—

	£	s.	d.
Committee meetings	13	7	5
Deputations	1	15	9
Printing and stationery.....	0	7	3
Postage.....	0	19	11
		16	10
		4	4
<i>Less</i> 5s. from Insurance Society	0	5	0
	£16	5	4

J. H. DONY, Hon. Secretary.

No. 12.—NORWICH.

Executive Committee.

Mr. J. W. Newman (chairman), Norwich.	Mr. A. Salter, Beccles.
„ R. Palmer, Thetford.	„ F. J. Newman, Yarmouth.
„ E. F. Taylor, Lowestoft.	„ R. Barnes, Wymondham.
„ H. J. Yates, Fakenham.	

We closed our last report with the hope that ere this year had expired some definite step would have been taken in the further extension of our movement; but at present we are unable to chronicle anything in that direction. In reviewing the work of the past year, it is natural that questions should arise as to what progress has been made, and where do we stand? They are not always easy to answer, but, taking a broad outlook upon things, there is much that we can congratulate ourselves upon. It is impossible that this great wave of depression now passing over this and other countries should not have left its mark upon us, and it certainly has

affected the volume of trade in many of our societies ; but we are pleased to say that several are reported to be on the increase, both in numbers and trade. Activities have not been lessened because of the depressed state in trade, but, on the whole, they have been greater.

Three conferences have been held during the year, as follows :—

Society	Subject.	Introduced by
Norwich.....	Relationship of the Members to the Educational Side of the Movement.	Mr. W. R. Rae, Sunderland.
Thetford.....	Is a Large or a Small Dividend Best for the Progress of the Society.	Mr. T. J. Newman, District Com- mittee-man.
Swaffham	The Small Holder: His Produce and how to Dispose of it.	Mr. J. Nugent Harris, Secretary, A.O.S.

These conferences have been well sustained, both in numbers and discussion.

The first was held on July 11th, 1908, in the grounds of Mr. H. A. Day. This was a joint conference of the Norwich Educational Committee and the district. Although the subject was an important one, and could not have been introduced by anyone better than the chairman of the Central Education Committee of the Co-operative Union, and the surroundings and weather being all that could be desired, yet it is doubtful whether open-air conferences have any advantage over indoor gatherings.

The second was held on September 19th. The subject chosen by the entertaining society was a very knotty one and called forth a vigorous discussion, and great credit must be given them for inviting a conference upon such a burning question. The paper was supplied by a member of the district committee. A resolution was read which had previously been before Congress ; but, considering the whole local circumstances, it was thought best not to press it to a vote.

The third took place on January 21st, 1909, and was held in celebration of their coming-of-age. It was a great many years since a conference had been held at this place, and certainly the subject was most fitting for the locality. It was a splendid gathering, and we were favoured with the presence of several gentlemen who were well versed in the subject, amongst whom was Mr. R. Winfrey, M.P. The paper was well written and read, bristling with sound and practical advice, and it was generally felt that good would accrue to the society and district.

Besides these conferences, the committee has given help and advice to struggling societies. Through the special district fund they have been enabled to visit the committees of three societies. In two cases they arranged for an invitation tea to the members and their wives, and after tea a musical programme, with a short, plain, and homely address, was given. At Attleborough we had the very hearty co-operation of our Wymondham

friends. At Downham Market, where they have had to meet with great opposition, a similar programme was carried out, and we have every confidence that good will be the reward of our labour.

In spite of the many difficulties and the great opposition that is being displayed in this district we have every reason to be thankful, for the district is growing in numbers, and there is greater unity amongst all societies.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings.....	11	0	6
Deputations	6	6	7
Printing	1	2	0
Postage and Stationery	1	18	1
	<hr/>		
	£20	7	2

Financial statement of Special District Fund:—

Receipts		£	s.	d.	Expenditure.		£	s.	d.
To Balance from Last Year's Accounts ..	6	6	8½		By Hire of Halls for Meetings at Attleborough, Cromer	1	7	6	
„ Co-operative Insurance.....	0	5	0		„ Attending Meetings, Deputations to Societies—Bury St. Edmunds, 1; Attleborough, 4; Wymondham, 4; Lowestoft and Melton Constable 1 each	2	12	2	
„ Lowestoft Educational Co'mitt'e ..	0	10	6		„ Rail Fare to Delegates attending Conference from Small Societies—Five Delegates ..	0	18	11	
„ Norwich Educational Committee ..	2	0	0		„ Conveyance and Rail from Wymondham to Attleborough, March 10th	0	17	0	
„ Diss Society	0	13	0		„ Invitation Tea at Attleborough..	2	5	0	
„ Swaffham Society	0	13	0		„ Mr. Harris's A.O.S. Writing and Reading Paper for Swaffham Conference	1	1	0	
„ Wymondham Society (First)	0	2	6		„ Printing District Circulars, &c... ..	1	7	0	
„ Fakenham Society	0	10	0		„ Invitation Tea at Downham	2	4	4	
„ Thetford Society	1	6	3		„ Postage and Stationery.....	0	7	1	
„ Beccles Society	0	10	6		„ Balance	0	12	1½	
„ Wymondham Society (Second) ..	0	2	6						
„ Great Yarmouth Society	0	10	6						
„ Interest in Small Savings Fund..	0	1	8						
	<hr/>								
	£13	12	1½				£13	12	1½

WILLIAM TIDD, Hon. Secretary.

No. 13.—COLCHESTER.

Executive Committee.

Mr. A. W. Kibble (chairman) Halstead.	Mr. G. Barker, Wickham Market.
„ S. Foulger, Ipswich.	„ B. S. Wood, Braintree.
„ G. Ryder, Colchester.	„ G. Young, Chelmsford.

The following conferences have been held :—

Society.	Subject.	Introduced by
Brainton	Co-operation: Retrospective and Prospective. (Mr. Perkins' paper.)	Mr. Wood.
Tipton	Co-operative Production and how to Promote it.	Mr. Foulger.
Witham	Co-operative Insurance. (Mr. Smith's paper, Hartlepool.)	Mr. Bates.

The above were well attended and the subjects introduced provoked useful discussions. At Witham it was unanimously resolved—

That, in the opinion of this conference, it is desirable that all the insurance business of the movement should be transacted within the movement.

Referring to the position of the movement in this district, there has been no special development during the year. The trade has been fairly maintained, while profits have ruled lower than previous years. The district committee have arranged and attended a number of propaganda meetings in connection with several societies, which have been the means of stimulating the members to increased loyalty. Considerable attention has been devoted to Stowmarket and to the new society at Dunmow, and we are looking forward to progress as the result of this work.

The society at Finborough has during the past year been voluntarily wound up, and the membership merged into the Stowmarket Society.

The expenditure for the year is as follows :—

	£	s.	d.
Committee meetings	12	1	5
Deputations and propaganda work....	6	11	8
Printing and stationery.....	0	17	9
Postage.....	1	11	10
	<hr/>		
	£21	2	8

Financial statement of Special District Fund :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward	1	2	7	By Printing Conference Papers.....	1	19	0		
„ Colchester Society	2	2	0	„ Attending Public Meeting and Deputations to Societies	7	8	0		
„ Ipswich Society	2	2	0	„ Expenses in connection with Conferences, &c.....	0	14	0		
„ Chelmsford Society	1	1	0	„ Postage and Stationery.....	0	4	9		
„ Halstead Society	1	1	0	„ Balance in hand	1	10	4		
„ Haverhill	1	1	0						
„ Harwich Society	1	0	0						
„ Braintree Society	0	10	6						
„ Leiston Society.....	0	10	6						
„ Maldon Society	0	10	6						
„ Wickham Market Society	0	10	0						
„ Tiptree Society	0	5	0						
	<hr/>								
	£11	16	1				£11	16	1

Audited—
W. Rigg.

W. J. SALMON, Hon. Secretary.

SOUTHERN CO-OPERATIVE EDUCATION ASSOCIATION.

Although direct evidence of the development of educational work in the section during the past year has not been of so pronounced a character as we could wish, yet the general interest which has been taken in the various conferences, and the number of applications for advice and assistance which we have received, fills us with hope for the future, and impresses upon us more and more the necessity for a further development of the educational organisation of the movement, in which educational associations must take a prominent part.

Following the experiment made in the previous year, the council arranged a joint conference with the Southern District Council of the Amalgamated Union of Co-operative Employés. This was held on April 8th, 1908, when Mr. J. B. Chadwick (manager of Gravesend Society) gave an address on "Co-operative Employés and Education," particularly with reference to the junior employé. In the course of his address, Mr. Chadwick urged that facilities should be afforded to enable the juniors in our stores to obtain a knowledge of the history and principles of the co-operative movement during the ordinary working hours. For this part of their education we are responsible to quite as large an extent as we are for training them to become efficient storekeepers. It is particularly pleasing to learn that this suggestion has been adopted by at least one society in this section.

The annual meeting of the association was held on June 28th, 1908, when the educational work in the section was generally discussed. Testimony was given as to the helpfulness of the association, and the lethargy on the part of societies with respect to class work was generally deplored. As is usual at the first conference in each Congress year, the Educational Programme of the Central Committee was discussed. The subject was discussed by Miss J. P. Madams (Central Education Committee), who impressed upon her hearers the responsibility of societies to educate their members in the history and principles of the movement, and said, if they would work seriously on the lines laid down, much good educational work would be accomplished, enormous possibilities of co-operation would be seen, and it would be realised *that the best is yet to be*.

To give point to the series of conferences which the council organised last year on "How to Retain our Young People," a further one was arranged for October 10th, 1908, when short addresses were given by Mrs. Brown (Wood Green), Mrs. Davis (Woolwich), Miss Madams (Central Education Committee), and Mr. H. Withers (Dartford), dealing with the practical organisation of junior and intermediate guilds. Many matters dealing with the details of organisation were discussed, and we anticipate that the scheme for Young People's Circles will be heartily welcomed throughout the section.

Realising that there were many earnest enthusiastic secretaries of educational committees who were most anxious to bear their share in the

work of extending co-operative education, and yet, from a lack of experience, did not quite know the best method to adopt, the council decided to hold a conference especially for secretaries, and Mr. J. Theodore Harris (a member of the council) gave an address on "Educational Secretaries: Their Difficulties and Duties." In the course of his address, Mr. Harris touched on the difficulties of obtaining funds, organisation of classes, friction between committees, the apathy of members, and the present social system. He suggested methods of overcoming some of these difficulties which he had found useful from experience. In speaking of the duties of a secretary, Mr. Harris said that it was the duty of a secretary to overcome all difficulties. "We must," he said, "have an optimistic faith; we must leave no stone unturned to bring about that commonwealth in which all work is play, and play is life."

These conferences have been well attended, and the discussions were of a high order, indicating a keen interest in the subjects brought before the delegates, and will, we hope, lead to an extension of real educational work.

In addition to the above, the council arranged a social evening and lecture, when Miss Tournier gave an interesting address on "What Harmony is to Co-operation, Co-operation is to Harmony." At the same meeting an excellent demonstration was given by the Stratford Junior Choir of what may be done by combining co-operation with harmony.

The localised edition of the *Wheatsheaf* has been much appreciated, and has been found to be a useful means of communication between the Council and educational committees.

Miss Madams has continued to represent the council on the Central Education Committee, and the Southern Sectional Board has been represented on the Council by Messrs. Charter and Williams. The constant interchange of thought and suggestions thus secured between the three bodies has been to their mutual advantage, and has assisted the spread of education generally.

A teachers' training class has been conducted by Miss J. P. Madams at Winchester, and, although the number of students has not been large, we trust that several will be able to qualify themselves to act as teachers in a district where at present few are available.

Our relations with the Central Board, Women's Guild, and District Council of the Amalgamated Union of Co-operative Employés continue to be of a most cordial character, and we take this opportunity of thanking them for the kindly help they have given us during the year.

J. J. DENT, President.

W. J. FOSTER, Hon. Secretary.

(7) SOUTH-WESTERN SECTION.

At the first meeting, held on June 12th, 1908, at Holsworthy, the following appointments were made, viz.:—

Chairman : Mr. R. R. Prynne. *Treasurer* : Mr. H. Westbury.

Secretary : Mr. A. Bullock.

Representatives to the—

United Board and Office Mr. R. R. Prynne.

Educational Committee Mr. W. J. Gilbert.

Educational Association Mr. W. J. Gilbert.

District Associations—

Bristol and Somerset..... Mr. A. Bullock.

Devon Mr. W. J. Gilbert.

Cornwall Mr. W. H. Watkins.

During the Congress year twelve Board meetings have been held, at which the attendance of members has been as follows:—

	Possible.	Actual.
Mr. R. R. Prynne	12	12
Mr. H. Westbury.....	12	12
Mr. A. Bullock	12	12
Mr. W. H. Watkins	12	12
Mr. W. J. Gilbert	12	12
Mr. T. Gidley (hon. member)..	12	0

The result of the election to the Sectional Board having left us constitutionally unchanged, the year's work has naturally proceeded pretty much on the old lines. Our board meetings have been held in those places which afforded an opportunity of doing some useful co-operative work. We have met the committees of the societies under whose auspices the board meetings have been held, to advise and encourage them in respect of their duties and work. We have done our best to strengthen the weak societies, and in many respects the year has been one of great activity, and we are pleased to report substantial progress generally in respect of the several societies within the area.

It was apparent at the commencement of the year that it would be necessary to deal with the question of overlapping, and, where local circum-

stances permitted, to promote amalgamation in places where such a step seemed desirable. The extension of the operations of some societies having brought them into competition, the services of the Board have been requisitioned for the purpose of laying down lines of demarcation. The societies at Portishead and Bristol having desired such a line in relation to the Channel Pilots, headquarters at Pill, negotiations were entered into, but the results have not been so encouraging as we could wish; this applies also to the societies at Bruton and Shepton Mallet. Then the societies at Bodmin and St. Austell (Cornwall) had some dispute over a village lying between the two places; this has been amicably arranged, both societies having accepted the line laid down by this Board. We feel that, as time goes on and societies extend, the question of overlapping will become more and more a serious one, and will need much and careful consideration.

The society at Milborne Port has amalgamated with the Yeovil Society, and this step we feel sure will work out to the advantage of the members of both societies. The society at Totnes, after struggling along in a weak condition for some time, decided to liquidate. This society therefore ceases to exist, but hopes are entertained that the members of the society who are transferred to the society at Paignton, with the addition of others who are expected to join through the propagandist efforts being put forth, will form the nucleus of a branch of the Paignton Society.

Sectional and joint conferences have been held as usual. The first of these, a Joint Sectional Board and Cornwall District conference, was held in June, at Delabole, when Mr. Montgomery, of the A.O.S., read Mr. Charleton's paper on the "Small Holdings Act." After discussion, the following resolution was carried unanimously:—

That this representative conference heartily recommends the provisions of the Small Holdings Act, 1907, to Cornish co-operators, and urges societies forthwith to consider the suggested alteration of rules with a view of taking advantage of the Act in regard to the encouragement of co-operative effort in agriculture.

A similar conference on the same subject was held at Radstock in October, when Mr. Montgomery again read Mr. Charleton's paper, and the resolution was submitted and carried unanimously.

The number of subjects relegated from Congress made it necessary that more than one subject should be taken at a conference; this arrangement is not so satisfactory, as it limits discussion for each of the subjects dealt with. A joint sectional and Devon District conference was held at Paignton in September, the subjects taken being "Congress Expenses," introduced by Mr. A. Bullock, "Minimum Wage" by Mr. A. R. S. Mundy (Exeter), and "Holyoake Memorial Fund" by Mr. W. H. Watkins. In February a sectional conference was held at Exeter, when Mr. Rae's paper, "Training of Co-operative Employés," was read by Mr. W. J. Gilbert, and the following resolution submitted and carried:—

This conference cordially approves of the suggestions outlined in the proposed scheme for the training of co-operative employés, and strongly urges upon societies here represented to assist the Central Education Committee in the development of their work—(1) By granting facilities for the training of junior employés on the lines suggested; (2) By the offering of responsible positions in the societies to those who devote themselves assiduously to take up the means of education and improvement provided.

Miss Halford's paper on the "International Co-operative Alliance" was read by Mr. R. R. Prynne, who moved—

That this conference of societies in the South-Western Section of the Co-operative Union realising the importance of the work now being done by the International Co-operative Alliance, and believing that still more important work will be done through its means in the future to bring the co-operators of the world into closer union, pledges itself in every way possible to recommend societies in the section to give it their cordial and practical support.

This resolution was carried unanimously. Other subjects taken at district conferences include "A National Society," "The Leakage System," and "Practical Consolidation."

A great deal of propaganda has been undertaken, meetings have been arranged where no society at present exists, and we have strong hopes that as a result new societies will be formed at St. Columb Minor (Cornwall) and at Okehampton (Devon). Special propaganda work in connection with societies that desire to extend their operations has been done with more or less success at Newlyn, St. Just and Pendean, Newquay, Bruton, Milborne Port, Axminster, Colyton, and Ilfracombe. A very lively interest in propaganda effort has been manifest on all hands, the various working bodies having worked well and heartily together, and some of the weaker societies have been assisted by defraying the cost of holding public meetings.

We are pleased to report that Bovey Tracey Society has started a successful branch at Moretonhampstead; Yeovil Society, one at Sherborne; Bristol Society, one at Westbury and another in contemplation at Knowle; while Radstock is making preparation for a branch at Peasedown.

In regard to productive effort we are pleased to report that the Plymouth Printers show increases in trade and capital, and find their present premises too small for their purposes, and hope soon to see the way clear to procure some larger and more suitable. It is to be regretted that so little in the way of production is done in our section.

The Annual Congress of 1910 comes to this section. Invitations on behalf of the Plymouth and Bristol societies have been sent in. An effort has been made to endeavour to bring about an amicable agreement to pre-

vent a contest, but this having failed the matter is left for the decision of Congress.

The boycotting tactics, though not organised so strongly as was the case a few years ago, are still in evidence. Circulars are freely distributed in various towns urging the public to have nothing to do with the co-operative system, but the means employed have no other effect than that of bringing all our forces together and arousing all to fresh activities and renewed zeal, the effect of which is apparent in all directions. In one case of a member being victimised, it was found necessary to apply to the Defence Committee, whose practical sympathy was much appreciated by the recipient.

The reports of the various organisations in the section show that all have been doing their best for the extension of the movement in our district, the District Association's records of work done in respect to the conferences held, the subjects considered, and the propaganda undertaken, all speak of much useful work accomplished. The Educational Association, through lack of funds, have not been able to do as much as they would like to do, but the educational work undertaken by this association has been the means of awakening a livelier interest in educational matters, especially amongst the educational workers. The women's guild has also been doing much useful work by bringing to the front subjects of importance, and endeavouring, with the assistance of the district associations and the sectional board, to keep the members of societies up to their principles.

In conclusion, we desire to thank the societies that have so generously entertained our conferences and board meetings during the year, and hope this good feeling may be maintained.

R. R. PRYNNE, Chairman.

ALBERT BULLOCK, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—BRISTOL AND SOMERSET.

Executive Committee.

Mr. H. Westbury (president).	Mr. E. Hayes, Templecombe.
„ W. S. Biggs (treasurer).	„ J. Allen, Weston-super-Mare.
„ C. A. Connolly (secretary).	„ W. P. Ewens, Yeovil.
„ J. Marks, Bristol.	„ W. A. Jacques, Bristol Educational Committee.
„ W. J. Petherick, Bristol.	„ A. V. Treasure, Weston Educational Committee.
„ H. A. Carter, Bristol.	„ J. Marchant, Bridgwater Educational Committee.
„ W. Griffin, Bristol.	Mrs. Lane, Bishopston Women's Guild.
„ J. Williams, Beehive.	„ Halliday, Bedminster Women's Guild.
„ A. H. Atwell, Bridgwater.	„ Fidkin, Central Women's Guild.
„ J. Saunders, Bruton.	„ Dight, Bridgwater Women's Guild.
„ J. McMahan, Cheddar.	„ Turner, Greenbank Women's Guild.
„ G. F. Gosney, Crewkerne.	„ Anthony, Totterdown Women's Guild.
„ T. Ellison, Coleford.	
„ F. Ackland, Frome.	
„ J. Rowland, Frampton.	
„ W. Gillingham, Portishead.	
„ J. White, Radstock.	
„ M. J. Benham, Stoke.	
„ R. G. Naish, Twerton.	
„ J. F. Hewitt, Twerton.	

Mr. A. Bullock, Sectional Board Representative.

Sub-Executive: Messrs. A. Bullock, J. White, A. H. Atwell, A. V. Treasure, J. McMahan, and Officers.

It was with some misgivings that your committee turned to the analysis of the returns for the year that has just closed, the general depression in trade and widespread distress prevailing in many parts of our district, leading us to think that our returns would show an unsatisfactory state of affairs.

We have therefore all the more pleasure in reporting that, notwithstanding the causes mentioned, the position of the movement in the Bristol and Somerset District is such as to inspire co-operators with even greater hopes for its future success, and the general public with absolute confidence in its solvency.

A glance at the following abstract from the annual returns will prove the truth of our statement.

Our membership has increased from 30,054 to 33,001, a gain of 2,947, or nearly treble the increase recorded in our last report.

The total sales amount to £647,640, an increase of £88,542. Our enlarged membership is responsible for just over 50 per cent of this increase, the balance being due to the closer attention given and the better facilities provided by some of our societies to meet their members' requirements.

Share capital now stands at £219,676, as against £203,276 in 1907—an increase of £16,400.

Although our profits (£69,590) show an increase of £6,281, the rate per £ of sales has fallen $\frac{2}{3}$ per cent, and, small as this drop appears, it represents a loss to our societies of over £4,000.

£1,400 has been added to reserves, making our total reserves £11,901. While we recognise the difficulties some societies experience in adding money to reserve, we cannot too strongly urge the necessity of keeping this fund in a healthy condition, so that should unlooked-for contingencies arise they may be met without seriously embarrassing the society's position.

Another satisfactory feature of our finances is that, with an increased trade and membership, our debts (£7,215) show a decrease of £147.

The prosperity of the retail societies is reflected in the trade of the Co-operative Wholesale Society's Bristol Depôt, which we are pleased to record shows all-round increases. The building of the new Co-operative Wholesale Society's Mill at Avonmouth is being pushed rapidly forward. It is admirably situated in such a position as will enable goods to be received and despatched either by rail or water with a minimum of handling, and consequent saving of expense. The mill, when completed, will have a capacity of thirty sacks per hour, and we earnestly hope the enterprise of the Co-operative Wholesale directors will be rewarded by largely increased patronage on the part of societies in our district.

Bristol Society has opened its 24th branch at Westbury Park, and is making rapid progress in the erection of its new bakery and stables; Radstock will shortly be opening a large branch for general trade at Pease-down, while Shepton Mallet has acquired a handsome and commodious set of premises.

In spite of strong opposition on the part of private traders, the Yeovil Society has now opened a branch at Sherborne, and the Bridgwater Society one at Highbridge, which has already proved a great success.

Propaganda meetings have been held at the following places—the surrounding districts having been previously canvassed by Mr. E. L. Griffiths, the union agent, viz.:—Highbridge, Sherborne, Henstridge, and Cheddar.

A public meeting was held after the conference at Frampton, but it proved only a mild success. At South Petherton and Clevedon splendid meetings have been held, and we trust good results will follow.

It may be stated here that, at each of the four sub-executive meetings held during the year, the question of propaganda has claimed the serious attention of your committee. We are most anxious to help societies to strengthen their position in the movement, but we fear our propaganda work has suffered mainly owing to the lack of initiative on the part of societies, and an apparent indisposition to avail themselves of the assistance freely offered by the association.

Four meetings of the executive have been held, at which the general administrative work of the association has been fully considered.

Four conferences have been held, the first at Bristol in January. This being the annual meeting, officers and sub-executive committee were elected, the report and balance sheet discussed and adopted, and suggestions made as to the policy to be pursued during the coming year.

The second conference was held at Frampton Cotterell on April 11th, when Mr. A. F. Yeadon read Mr. J. C. Gray's paper, "A National Society." There was a good attendance, and so keen were the delegates on the discussion that it was suggested the paper be again considered at the next conference.

The third conference was held at Weston-super-Mare on July 11th. Mr. J. Allen (Weston) read Mr. J. Anderson's paper on the "Leakage System." The main points of the paper were well discussed, the case for and against the system being ably stated by several speakers.

The fourth conference, held at Radstock on October 10th, was a joint sectional conference. The subject considered was Mr. W. L. Charlton's paper on the "Small Holdings and Allotment Act, 1907." Mr. J. R. Montgomery, of the Agricultural Organisation Society, attended and read the paper, afterwards replying to the discussion and making an appeal to societies to help the workers to avail themselves of the provisions of the Act.

The following resolution was then put and carried with only one dissentient :—

That the conference heartily recommends the provisions of the Small Holdings Act, 1907, to Somerset co-operators, and urges societies forthwith to consider the suggested alteration of rules with a view to taking advantage of the Act in regard to the encouragement of co-operative effort in agriculture.

As reported in our minutes, it is the intention of the Bristol Society to invite the Annual Congress to Bristol in 1910, and we trust societies in our district will do all in their power to support the claims of the Bristol Society.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward	.....	45	15	3½	By Conferences—				
„ Subscriptions from Societies :—					Bristol.....	12	11	2	
Bristol.....	28	16	0	Frampton Cotterell	12	3	0		
Beehive.....	0	10	6	Weston-super-Mare	16	1	6		
Bridgwater	5	2	1	Radstock	11	17	3		
Bruton	0	16	9	„ Delegations—					
Cheddar	0	5	4	Shepton Mallet	0	2	6		
Coleford.....	1	12	8	Highbridge	0	3	7		
Crewkerne.....	1	17	0	Sherborne	0	2	6		
Frome.....	2	6	0	Henstridge	0	8	0		
Frampton Cotterell	2	9	8	Cheddar	0	6	4		
Oakhill	0	16	0	Highbridge	0	9	8		
Portishead.....	1	12	6	Bristol.....	0	2	6		
Radstock	10	8	4	South Petherton	0	10	10		
Stoke-under-Ham	0	6	0	Bristol.....	0	5	8		
South Petherton	0	6	3	Clevedon	0	5	4		
Twerton.....	8	13	3	„ Congress Delegate	2	11	4		
Templecombe	0	7	6	„ Special Propaganda Printing ..	1	0	6		
Weston-super-Mare	2	2	6	„ Sub-Executive Meetings and Audit	9	5	3		
Yeovil.....	3	19	0	„ Secretary's Remuneration	5	0	0		
Carried forward	118	3	0½	Carried forward	73	6	11		

	£	s.	d.		£	s.	d.
<i>Brought forward</i>	118	3	0½	<i>Brought forward</i>	73	6	11
To Educational Committees—				By Treasurer's Remuneration.....	2	0	0
Bristol.....	0	10	6	" S.-Western Educational Association Meetings.....	4	0	7
Bridgwater.....	0	10	6	" Printing, Postage and Carriage..	5	13	5
Weston-Super-Mare.....	0	10	6	" Balance in Bank.....	48	12	9½
" Women's Guilds—							
Bedminster.....	0	10	6				
Bristol Central.....	0	10	6				
Bridgwater.....	0	10	6				
Bishopston.....	0	10	6				
Greenbank.....	0	10	6				
Totterdown.....	0	10	6				
" Co-operative Union.....	10	0	0				
" Co-operative Insurance Society..	0	5	0				
" Bank Interest.....	0	11	2				
	£133	13	8½		£133	13	8½

Audited—
 JOS. MARKS,
 R. GEO. NAISH.

C. A. CONNOLLY, Secretary.

No. 2.—DEVON.

Executive Committee.

Mr. H. W. Loram (chairman), Exmouth.	Mr. J. Marks, Plymouth.
" W. Stone (treasurer), Teignmouth.	" L. G. Williams, Plymouth Printers.
" E. Truscott (secretary), Plymouth.	" A. Andrews, Newton Abbot.
" H. Silley, Brixham.	" J. Searle, Tiverton.
" E. R. Munday, Exeter.	

Central Board representative: Mr. W. J. Gilbert.

Representative on the South-Western Section Educational Association:

Mr. J. Searle.

We herewith submit for your consideration this the twenty-first annual report of the association. During the year four conferences have been held as follows:—

Date.	Where held.	Subject Discussed.	Introduced by
1908 February 29th..	Tiverton.....	Annual Report, &c.	District Secretary.
May 30th	Sidmouth	"Co-operation and the New Small Holdings Act, 1907"	Paper by Mr. W. L. Charleton, read by Mr. W. J. Gilbert.
September 19th.	Paignton.....	"Congress Expenses".....	Mr. A. Bullock.
		"Minimum Wage".....	Mr. E. R. S. Mundy.
		"Holyoke Memorial Fund"	Mr. W. H. Watkins.
December 12th..	Buckfastleigh..	"Practical Consolidation".....	Mr. W. A. Brooks.

The first conference of the year was the annual meeting of the association, when the report and financial statement was considered. After a full discussion the same was adopted. It was arranged to discuss the paper by Mr. W. L. Charleton on the "Small Holdings Act, 1907, but the time having been taken by the report, it was resolved to consider this paper at the next conference.

The second conference was held at Sidmouth, and the paper by Mr. W. L. Charleton, "Co-operation and the New Small Holdings Act, 1907," was read by Mr. W. J. Gilbert, sectional board representative.

This conference was well attended, and the subject proved an acceptable one to the delegates present. Introduced by Mr. Gilbert, who supplemented the paper from extracts of the Act, the discussion was well maintained. A resolution was moved referring the matter back to the committee and sectional boards for further consideration.

The subject of small holdings has received a large amount of consideration by the committee during the year, and special circulars drawn up by the Sectional Board and District Association have been circulated among the societies. It is hoped societies will avail themselves of the power granted to them by this Act and thus help themselves to improve the condition they find around them. As far as we know only one society has held meetings at which the president of the association was present.

The third conference at Paignton was a joint conference of the Sectional Board and the association, and we had a trio of subjects for consideration, the first introduced by Mr. A. Bullock on "Congress Expenses." This subject was well received, and it was felt that if the scheme as suggested by the Central Board could be adopted it would relieve the financial strain thrown upon the sections. After a full discussion, it was resolved to refer the matter back to the Central Board so as to get the opinion of the various societies upon the subject.

Mr. E. R. S. Mundy read a paper and very ably dealt with the "Minimum Wage." He felt it was the duty of the movement to adopt the recommendation contained in the report of the Newport Congress.

Mr. W. H. Watkins introduced the subject of the proposed "Holyoake Memorial," and appealed to the societies which had not already subscribed to favourably consider the matter. It was found a large number of societies had already subscribed.

The fourth conference was held at Buckfastleigh, and a paper was written and read by Mr. W. A. Brooks, managing secretary of the local society, on "Practical Consolidation."

This conference was an exceedingly interesting one, the paper being full of debatable matter. The writer reviewed the growth of the movement and felt that the future progress would not go unchallenged. The realisation of a National Society could only be obtained by stages. He suggested the amalgamation of existing societies over a given area, and felt with the present means of transport and locomotion a strong society could cover a radius of even twenty miles.

Eight committee meetings have been held during the year, at which arrangements for the various conferences were discussed and decided upon. Several matters of importance were submitted from the various societies calling for very serious consideration, and we are pleased to report that in many cases the advice given has been acted upon with great advantage to

the societies in the district. Arrangements were also made for members of the committee to visit where necessary. We feel sure our help has been appreciated and the movement benefited considerably.

During the year the society at Totnes has ceased to exist as a separate society. The committee are pleased to report, however, that co-operation in Totnes will not be unknown. The efforts of the Buckfastleigh Society being very successful on the north side of the town, and the Paignton Society is catering for the district on the south side, and is at present carrying on a weekly delivery in the town, and ere long a successful branch of the Paignton Society will be established at Totnes.

Special propaganda work has been undertaken at Okehampton, and meetings held in connection with the Sectional Board. Although not able to report the starting of a society we feel sure previous efforts of the committee have not been lost, and there is at Okehampton a feeling in favour of a society being established, and we hope during the coming year a society will be formed.

A Provisional Committee has been called together and contributions to share capital collected.

The work at Moretonhampstead gives great satisfaction, and although no separate society has been established, we think the better way has been found by the Bovey Tracey Society in opening a branch at Monton, which we are pleased to know is exceedingly successful.

It is also gratifying to note the success at Dartmouth, the first year's trade exceeding all expectations.

Our Exmouth friends report that two years ago a favourable opportunity was taken advantage of to purchase a site in the centre of the town. Two excellent shops have been erected thereon and fitted for grocery and provisions, the other for boots. They also report large increase in trade and membership in spite of attempts to boycott the society.

As noted in our last report, the Co-operative Wholesale Society has held two divisional meetings in the county during the year with some measure of success. The meeting at Plymouth was largely attended, and resulted in an increased interest with the Co-operative Wholesale Society. The meeting at Newton Abbot, however, leaves much to be desired, the small number of societies represented was most disappointing, and we feel the only way to get the claims of the county fully met will be to miss no occasion to be fully represented at each of these meetings. The next divisional meeting will be held at Saltash (Cornwall).

The Annual Congress of 1910 is due in this section, and the invitation by the Plymouth Society was readily agreed to by the societies in the county. We understand, however, the Bristol Society propose to extend an invitation to meet at Bristol, and we shall have to wait for Congress to decide. It is our wish that the Congress shall be a great success and hope that every effort possible will be put forward by the district to that end.

The movement generally in this district continues to give satisfaction; several of the larger societies reporting increases in trade and membership.

We regret the statistical statement cannot be presented to this meeting owing to the returns not being available.

The only productive society in the district—The Plymouth Printers Limited—has had a very prosperous year; its membership, trade, and capital being greater than ever before. We commend this society to your notice, and feel the only true ideal of co-operation will be realised when production and distribution go hand-in-hand.

We feel this report would not be complete without some reference to the *Co-operative News*, the official organ of the movement. The efforts to increase its weekly circulation should be taken up by the societies. We feel, as a committee, the reports of our conferences have been made more widely known and the work of the association greatly assisted. We take this opportunity of publicly thanking the *Co-operative News* for its efforts in that direction, and hope its new ventures, *The Millgate Monthly* and *Our Circle*, will be a great success.

The financial position of the association for the year 1908 is as follows:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance in hand as per last		11	8	4½	By Conference—				
Balance Sheet					Tiverton	26	8	7	
„ Subscriptions from Societies—					Sidmouth	31	15	1	
Ashburton	1	3	10		Paignton	20	2	3	
Barnstaple	1	14	5		Buckfastleigh ..	20	18	4	
Bideford	1	12	10		„ Committee Meetings	23	3	2	
Bovey Tracey (includes Sub-					„ Propaganda	34	3	11	
scription for years 1908-9) ..	4	3	4		„ Delegate to Congress	5	0	0	
Brixham	2	18	9		„ Grants to—				
Buckfastleigh	2	14	8		Cornwall District Association..	3	3	0	
Chndleigh	0	10	6		Women's Guild, Devon District	3	3	0	
Colyton	0	9	2		South-Western Section Educa-				
Cornwood	0	12	5		tional Association	1	1	0	
Cullompton	0	16	8		Secretary	5	5	0	
Dartmouth	0	16	8		Treasurer	2	2	0	
Exeter	13	5	6		„ Printing, Postage, &c.	10	6	1	
Exmouth	2	12	11		„ Bank Commission	0	1	10	
Honiton	0	15	4		„ Cash in Bank	28	18	0	
Holsworthy	0	8	4		„ „ Hand	6	7	11½	
Ilfracombe	0	15	0						
Kingswear	0	9	0						
Kingsbridge	0	6	0						
Lee Moor	0	12	0						
Newton Abbot	5	10	0						
North Tawton	0	6	3						
Ottery St. Mary	0	11	0						
Paignton	6	2	6						
Plymouth Mutual	134	6	11						
Plymouth Printers	0	14	2						
Plympton	1	9	4						
Princetown	1	0	10						
Sidmouth	1	0	0						
South Molton	0	19	0						
Tavistock	1	6	8						
Teignmouth	2	10	0						
Tiverton	3	10	0						
Torquay	7	6	2						
Torrington	0	18	0						
„ Co-operative Union	5	0	0						
„ Co-operative Insurance Society..	0	5	0						
„ Bank Interest and Dividend	0	17	8						
		£221	19	2½					£221 19 2½

Auditor—
C. W. UGLOW.

E. TRUSCOTT, Secretary.

NO. 3.—CORNWALL.

Executive Committee.

Mr. W. D. Harris (chairman), Token- bury Corner.	Mr. R. Leverton, Calstock.
„ R. R. Prynne (secretary), Darite.	„ R. Pearce, Delabole.
„ Jos. R. Toms (treasurer), Liskeard and St. Cleer.	„ W. Sowden, Bodmin.
„ W. J. Laphorn, Plymouth.	„ J. Tucker, St. Austell.
	„ W. H. Watkins, Central Board Representative.

Three conferences only have been held during the year, the finances of the association not being sufficient to arrange for the usual four.

The first conference, held at Plymouth on March 28th, was presided over by Mr. W. J. Laphorn, our representative from the Plymouth Society. This being the annual meeting, the report to Congress was discussed and adopted. The number of the executive committee was increased to eight, in view of the impending regulations from the Co-operative Union. Mr. Watkins urged the claims of the Holyoake Memorial Building Fund upon the delegates. The Truro delegate proposed that the Wholesale directors be thanked for their timely help to the society, and reported on its return to stability.

The second conference, held at Delabole on June 27th, was held jointly with the South-Western Sectional Board, the latter having arranged for Mr. Montgomery, of the Agricultural Organisation Society, to read the paper on "Small Holdings," prepared by Mr. Charleton. Mr. J. D. Stacey, chairman of the local society, presided. The attendance was smaller than is usual at our conferences. The following resolution was carried:—

That this conference approves of the provisions of the Small Holdings and Allotments Act, and would urge societies to consider same, and where practicable to put the Act into operation.

The third conference was held at Liskeard on October 24th, Mr. H. Bowden, president of the local society, in the chair. Mr. R. Leverton (Calstock) read his paper on "Some Phases of Present-Day Trading" to a full attendance of delegates. The discussion was animated and general, and of great educative value to the delegates. A further satisfactory report from Truro Society was presented.

Four meetings of the executive have been held to prepare for conferences and assist societies needing advice and help. A representative from the association has been sent to the Newport Congress, our position rendering it necessary to keep in touch with the national movement. Efforts were made by the executive, by correspondence and interviews, to induce the societies at Falmouth and St. Ives to join the association, but without success. We regret to add that late in the year the Saltash Society withdrew from membership.

The executive have made special efforts to assist one weak society in

the county, and have brought divers influences to bear upon the Co-operative Wholesale to take over the supervision of the society. It will be remembered that it was with great difficulty that the Wholesale was induced to supervise Truro Society in 1907, but having taken over control, the society has justified the confidence of Cornish co-operators in its vitality. We regret to say the Wholesale has not as yet acceded to our request, though we think the prospects almost equally good.

With this one exception, we believe nearly every society in the county is making good progress, the feature of the year being the opening of larger premises by several societies, Wadebridge, St. Austell, and Penzance among the number. Liskeard has built a new bakery and a branch store at St. Neot.

No new society has been formed in the district since 1902-3, when a vigorous propaganda brought eight societies into existence. We believe there is scope in this large county for many more successful societies, as well as for the greater extension of existing societies in the form of village branches, and would urge upon the South-Western Sectional Board the desirability of a more active policy to this end.

The following is the financial statement for the year 1908 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.		
To Societies' Subscriptions:—					By Balance	.....	2	2	5	
Bodmin	.....	2	10	0	„ Conferences—					
Calstock	.....	0	5	0	Plymouth	.....	7	8	7
Darite	.....	0	9	0	Delabole	.....	7	1	7
Delabole	.....	1	12	1	Liskeard	.....	5	12	1
Liskeard, St. Cleer, and District	.....	2	12	0	„ Committee Meetings	.....	12	6	9½
Menheniot	.....	0	19	0	„ Delegations	.....	3	12	6
Pensilva	.....	0	11	0	„ Propaganda	.....	1	11	3
Penzance	.....	0	18	0	„ Printing	.....	1	16	7
Plymouth	.....	10	0	0	„ Postage	.....	1	16	8
St. Austell	.....	2	2	0	„ Secretary	.....	3	0	0
St. Blazey	.....	1	3	4	„ Treasurer	.....	1	1	0
St. Columb Road	.....	0	14	11						
Tokenbury	.....	0	16	8						
Wadebridge	.....	1	8	1						
„ Co-operative Insurance Society	..	0	5	0							
„ Devon District Association	.....	3	3	0						
„ Plymouth Educational Committee	.....	2	2	0						
„ South-Western Sectional Board	..	10	0	0							
„ Due to Treasurer	.....	5	18	4½						
		£47	9	5½					£47	9	5½

Audited—
J. PRYOR, P.A.

R. R. PRYNNE, Secretary.

SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

Executive Committee.

Mr. B Mundy (Chairman), Exeter.	Mr. W. Page, Weston-super-Mare.
Mrs. James, Exeter.	„ W. White, Torquay.
Mr. W. Axhorn, Tiverton.	„ H. Ellis, Plymouth.
„ C. A. Poole (Treasurer), Bristol.	„ E. J. W. Watkins (Secretary), Plymouth.
„ W. J. Coombes, Bridgwater.	

Representative of the Central Board: Mr. W. J. Gilbert.

Representative of the Bristol and Somerset Association: Mr. Jacques.

Representative of the Devon Conference Association: Mr. Searle.

We are again pleased to be able to report that education throughout the section is progressing, although we are sorry we have to admit that there are still a considerable number of societies that have yet to make a beginning in educational work.

We are not able to report any great increase in our membership during the year, the only addition being the Plympton Education Committee. We should like to take this opportunity of calling the attention of societies in the section that are still outside our ranks that it would be to the advantage of both if they would become associated with us.

The annual meeting was held in Plymouth by the kind invitation of the education committee of the Plymouth Society, and proved to be a very good meeting indeed, being well attended, whilst the discussion on the annual report of the association was well maintained. The question of representation on the Central Education Committee of the Co-operative Union was again considered, but, as in previous years, the meeting reluctantly came to the conclusion that the funds at our disposal were still inadequate to bear the strain such representation would entail.

In continuation of our efforts of last year, we have been devoting considerable attention to the subject of Co-operative Education in Somerset, and, in furtherance of that purpose, a conference was held on the premises of the Wellington Society, by the kind invitation of the local committee, on Saturday, November 28th, 1908.

Advantage was taken of this occasion to bring before the notice of Somerset co-operators the educational programme of the Co-operative Union. Mr. W. J. Gilbert, the representative of the Central Board on the association, kindly agreed to introduce the subject, which he did in a very able manner, and, from the discussion which followed, we are hopeful that the educational work of the Union has become more widely known and understood.

We were also well represented at the Joint Conference of the Sectional Board and District Association, which was held at Exeter, in January, 1909. The subjects for discussion were Miss Halford's paper, on "The International Co-operative Alliance," which was introduced by Mr. R. R. Prynne; and Mr. Rae's paper on "The Training of Co-operative Employés," which was introduced by Mr. W. J. Gilbert. Although the time for discussion was of necessity rather

limited, the conference must be pronounced a decided success, as great interest was taken in both subjects by the large number of delegates present.

Our association has also been represented at the conferences held by the Devon and Somerset Conference Association, and those of the Women's Guild. Thus, we are keeping in touch with the various organisations in the section.

It is gratifying to note that the number of children's classes in the History and Principles of Co-operation have considerably increased in the section, whilst the number of children attending the same has again created a record. More interest has also been taken by societies in the section in the classes for adults, and attempts have been made by several societies to carry on the same. As a result of last year's Union examinations, our students again occupied excellent positions on the list, and fully maintained the reputation of the section in this direction, in fact a new record was made, inasmuch as a society in the section (Plymouth) succeeded in obtaining both of the Blandford Scholarships, a feat which has not been equalled by any other society in the movement.

Our thanks are again due to those societies in the section which, through their generosity, enabled us to make suitable rewards for the best children in the classes whose papers were re-examined by the Union.

We continue to keep in touch with the Workers' Educational Association, and whilst we are pleased to be able to report that the Bristol centre shows signs of great vitality, and is doing good work in that town, we are sorry to have to report that the centre at Torquay has ceased to exist.

For the benefit of those societies that cannot afford to pay the rather heavy expenses which have to be incurred in bringing lecturers from a distance, we have compiled and published a list of capable lecturers in the section who are prepared to lecture to societies for a nominal fee. We hope that societies will avail themselves of this privilege.

We have given considerable attention to the proposed scheme for educational reorganisation, as outlined by Mr. R. G. Naish (Tiverton), and, whilst we do not accept his conclusions, we are unanimously of opinion that the time has arrived when the Central Education Committee should receive more generous financial support from societies in the movement, in order to successfully meet the ever increasing demand on their resources. It was also agreed that more opportunities should be provided during Congress for the discussion of educational matters.

The most cordial relations continue to exist between the association and the Sectional Board, the District Association, the Women's Guild, and the Amalgamated Union of Co-operative Employés.

Our special thanks are tendered to the Sectional Board for their prompt and ready assistance on all occasions, and to the Devon Conference Association for the continuance of their financial assistance.

BENJAMIN MUNDY, Chairman.

ED. J. W. WATKINS, Hon. Secretary.

(8) WESTERN SECTION.

At the first meeting of the Board, held on June 13th, 1908, the following appointments were made:—

<i>Chairman of the Board</i>	Mr. J. Price.
<i>Secretary of the Board</i>	Mr. R. Warne.
<i>Treasurer of the Board</i>	Mr. W. H. Bryant.
<i>United Board and Office Committee</i>	Mr. W. H. Bryant.
<i>Educational Committee</i>	Mr. R. Warno.

District Associations: Representatives to—

<i>Gloucester and Hereford</i>	Mr. R. Warne.
<i>Monmouth, Brecon, and East Glamorgan</i>	Mr. E. R. Wood.
<i>Mid-Glamorgan</i>	Mr. W. H. Bryant.
<i>West Wales</i>	Mr. Price.

Our work, as a Board, this year has been terribly upset by the entirely unexpected and sad event of the death of our esteemed chairman, Mr. Price, followed, after only a brief period of two months, by the death of our veteran secretary, Mr. Warne.

Mr. Price had been a member of the Board for many years, and had done much for the advancement of the movement in the Western Section. He brought to all matters a high standard, and ever preached the loftiest and greatest ideals for co-operation. His perennial cheerfulness and optimism made him a valued leader and comrade, and his premature death is widely deplored.

Mr. Warne also had served the movement long, well, and faithfully, and his wide experience, coupled with remarkable energy and cheerfulness, makes his loss a severe one to our Board. We feel acutely that while other hands must now take up the task, it will indeed be impossible for a considerable time for any board to hold the same elements and the same experience as those we now lament.

Of course rearrangements of offices have had to be made twice over—the chairman at present being Mr. E. R. Wood; treasurer, Mr. J. R. Davies; secretary, Mr. W. H. Bryant. Mr. Jones (Cwmbach) and Mr. G. Beadon being elected to fill the vacancies.

ORGANISATION.

[] For the first time in the history of the Western Section we now have four real, active district associations, reports of whose proceedings are appended. The settling down to steady work of these on definite organised lines, the alterations and settlements of rules, &c., have necessitated a number of meetings in the various districts which will not need repetition. We are

exceedingly pleased to see the earnest spirit that has pervaded every district, and feel that a wider and more perfect development of our principles is bound to follow.

Particularly we look to a vigorous growth in the Swansea district, and already there are signs of a great awakening to the blessings our movement can confer, among the large industrial population in that area.

New societies have been formed at Gorslas, Cwmtwrech, Ystalyfera, Ystradgynlais, and Abergavenny. Inquiries are also coming in from Tumble, Fishguard, Llandebie, Carmarthen, and other quarters.

TRADE AND EXTENSIONS.

The trade of practically every society continues to show gratifying increases, and continuous development appears to be the order of the day. Larger premises, additional departments, &c., have been numerous announced, while Troedyrhiw, Cwntyllery, and Gloucester have held special celebrations to mark the opening of new bakeries. The latter is a remarkably complete, up-to-date, large machine-equipped building, and is the admiration of every delegate who visited it. Cardiff and Cwmbwrla are also developing in this direction.

The larger and older societies at Gloucester, Blaina, and Cwmbach and Aberaman all show striking increases, as do also Abersychan, Garndiffaith, Blaenavon, Stroud, Cainscross, Ton, Cwntyllery, and many others, while the progress of our societies in the larger towns of Newport, Cardiff, and Swansea is most gratifying, and gives ground for hope that the movement is now on such firm footing, that they may soon take their proper share and position in proportion to the populations they serve.

Perhaps the most striking testimony to the growth and promise of the trade in our section, is the purchase by the Co-operative Wholesale Society of the old municipal buildings in Cardiff, in the very centre of the main street, for the sum of £60,000, for the purpose of erecting a depôt for the better serving of the requirements of the South Wales ground.

CONFERENCES.

Four conferences have been held during the year besides a special Secretaries' Conference at Cardiff, at which a deputation from the Secretaries' Association attended and explained the aims and objects of their movement. A large number of secretaries joined the association at the close of this conference.

The first sectional conference was held at Swansea on August 8th, when Mr. J. R. Davies dealt with the subject of "Co-operative Education," specially dealing with its position in the Western Section. An interesting discussion followed, and a resolution pledging each delegate to go back to his society and endeavour to stimulate a greater interest therein was enthusiastically carried.

The second conference was held at Cardiff on September 26th, when the subject of "Overlapping" was dealt with. From the part taken by nearly every delegate, it appeared that this question was acute and rather painful in many localities, and a strong resolution was passed deprecating the evil, and urging the Union to take the most strenuous measures possible, to bring about such a system as to render the recurrence of these unfortunate disputes impossible in the future.

The third conference was held at Ebbw Vale on Saturday, November 21st, when the circular dealing with the "Financing of Congress," as issued by Mr. Gray, was fully discussed. The main features of the scheme were heartily approved, and a resolution passed to that effect, but a strong feeling was manifested that all societies should contribute an equivalent sum per member, both to the Union funds and the Congress Fund. At this conference also the matter of sectional exhibitions was fully explained and discussed, and a resolution passed asking all societies to give the matter their hearty support. It was also indicated that Swansea would make an admirable centre for the first sectional exhibition.

The fourth conference was held at Gloucester on Saturday, January 23rd. A great deal of time was taken up in further discussion of the Swansea Sectional Exhibition, and the replies of societies were on the whole very favourable, only a few dissenting, and those on the ground that they considered it too soon after the Congress Exhibition at Newport. A resolution was passed asking all societies in the section to subscribe one penny per member to find the necessary finances, as the societies in the neighbourhood of Swansea were much too weak to do it themselves.

Afterwards a paper prepared by Mr. Eager (Burry Port) was read and discussed. The paper was lengthy and well prepared, dealing with the subject which is to come before Congress at Newcastle on "Agricultural and Distributive Co-operation and the Possibilities of a Closer Union between them." The discussion was animated and instructive, the position of the Co-operative Wholesale Society being well explained by Mr. Johns (Reading).

All the above conferences were fairly well attended, and the level of debate has certainly made great strides during the last few years.

A fifth conference will take place before Congress meets, when the subjects of "International Co-operative Alliance" and "Education of Employes" (Rae) will be considered.

EDUCATIONAL.

We regret that owing to an insufficient number of students offering themselves the proposed managers' class at Cardiff had to be abandoned.

With regard to other classes greater interest has been shown, and there is a growing disposition to institute educational committees specially to better organise the work.

Book-keeping classes have been held at Cardiff, Cwmbach, and Ton. Co-operation classes at Blaenavon, Blaina, Cardiff, Cwmbach, Ebbw Vale, Gloucester, and Ton.

Active propaganda, and various lecture schemes have been undertaken by very many societies—the choral classes at Blaenavon and Gloucester being well maintained.

We hear of other societies moving in this direction also, and it is to be hoped that the Welsh love of music may ere long be utilised as another social force for the growth of the movement.

Mr. Griffiths, agent of the Joint Propaganda Committee, has paid two special visits to our section. The first was spent under the auspices of the Ebbw Vale and Ton societies.

The second visit, extending over five weeks, was spent at Pembroke Dock, Milford Haven, Treharris, Pontypool and district. At all these places Mr. Griffiths did an amount of personal canvassing, and addressed a number of arranged public meetings, and we believe that good must result from his efforts.

We are especially anxious that Pembroke Dock may emerge from its present temporary setback, and be again a sound, prosperous society as heretofore.

We cannot leave this portion of our report without special mention of the labours of the three gentlemen, appointed by the district associations, to act as special correspondents with the societies, on matters educational. We refer to Mr. Brice (Llanbradach), Mr. Jones (Skewen), and Mr. J. Rees (Penygraig). They have worked enthusiastically and energetically, both in arousing and stimulating the various societies to increased efforts, and have also collected and tabulated a valuable store of information for the use of the Sectional Board. We trust, by a continuation of the same spirit, to see the loftier ideals keep pace with the commercial growth of the section.

CONGRESS.

We feel somewhat proud of the success of the Congress held at Newport. The high tone prevailing throughout the discussions, struck at the opening by our friend Councillor T. W. Allen in his admirable address, and well maintained at all functions, including the impressive reception of foreign delegates, the enjoyable concerts on Saturday and Monday evenings by purely co-operative choirs, the excellent and popular exhibition, have all left the most pleasant recollections, and we believe have stimulated the life of all local societies. Financially, also, we are glad to say that all claims have been met, and a small surplus remains. Considering the comparative smallness of our section, this is exceedingly gratifying, and we thank the societies most sincerely for their generosity, which has enabled us to avoid further calls for assistance, to clear off any deficit.

CREDIT.

The various recommendations of the Anti-Credit Committee, have been placed before each district association, by members of the Board, and have their close attention. But scarcely sufficient time has yet elapsed for much

real work to be done. In this matter, above all others, it is probably best to make haste slowly. One society, which attempted to at once break away completely from the evils of credit, found that it could not carry the members with it, and trade suffered heavily for a time. Regulation and restriction appears to be the wisest commencement to a policy of abolition.

OVERLAPPING.

One serious complaint of overlapping has been made to us, and up to the present appears somewhat hopeless of settlement. We trust that wise counsels may prevail, and that some plan may yet suggest itself to both parties, whereby peace and harmony may be restored.

GENERAL.

The year has been one of exceptional activity, and would have been a bright chapter in our history, but for the gloom cast over us by the successive deaths of our chairman and secretary.

Many public meetings in all parts have been held, and addresses given by members of the Board, and we have to thank all whose hospitality has added to our comforts and our friendships, and made easy our task in trying to establish and extend our cause.

E. R. WOOD, Chairman.

W. H. BRYANT, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—WEST WALES.

Executive Committee.

Mr. J. Eager (chairman), Burry Port.	Mr. Joseph Davis, Productive Federation.
„ T. Stroud (vice-chairman), Resolven.	
„ Samuel Jones (treasurer), Neath Abbey and Skewen.	„ William Jones, Treboeth.
„ J. Rhys Davies (secretary, <i>pro tem.</i>), Cwmbwrla.	„ Iestyn Williams, Anmanford.
	Councillor David Davies, Briton Ferry.

During the year this association has sustained a great loss by the death of Mr. C. Taliesin Rhys (Swansea), the secretary of this association. Mr. Rhys was a most energetic worker for co-operation and co-partnership, and sacrificed much time and comfort for the welfare of the movement. We fear that his self-sacrificing labours must have had much to do with his untimely death. The large numbers present at his burial testify to the great respect felt towards him by the whole community. His death was an unspeakable loss to this association. Mr. Rhys's place on the executive committee was filled by Mr. Joseph Davis, and Mr. J. Rhys Davies undertook the duties of secretary until the annual meeting.

Another vacancy occurred in the executive owing to the inability of Mr. Myerscough to attend. Mr. Councillor David Davies was appointed to fill the position.

During the year a great deal of interest was taken in agricultural co-operation, and active efforts have been made towards securing a closer union between the distributive societies and the agricultural co-operative societies. In pursuance of this object, a conference was held at Pembroke Dock, on June 20th. The chair was taken by Mr. Sinnett, the president of the Pembroke Dock Society, and Mr. Eager, Burry Port, read a paper on "The Advantages of a Closer Working Arrangement between the Agricultural and Distributive Co-operative Societies of West Wales." The paper was well prepared, and imparted much information. The discussion that followed was most instructive.

On July 11th a conference was held at Ammanford, under the presidency of Mr. J. Eager, when a paper was read by Mr. J. Rhys Davies on "Co-operation as a Moral Factor."

On August 7th Mr. Rhys, the secretary, died, and at an emergency meeting of the executive, Mr. J. Rhys Davies was asked to undertake the duties of secretary *pro. tem.*

On August 22nd the executive committee visited Pontyberem, and consulted with the members as to their duty to join this association. We hope soon to have the pleasure not only of welcoming this society, but all those who have not yet joined.

Following on the lines of the Pembroke Dock conference, a joint meeting of the executive of this association and the Farmers' Association was held at Carmarthen, on September 19th, under the chairmanship of Mr. W. Thomas, Fishguard, when another paper was read by Mr. Eager on the subject of "Federation." It was resolved as a result of the discussion, to appoint three members of each executive to meet and consider the subject further.

On October 24th a conference was held at Resolven. Mr. Eager took the chair, and an excellent paper on "Co-operation amongst Co-operators" was read by Mr. Beaman.

On November 21st the representatives of the Executive of the West Wales Association (Messrs. J. Eager, Iestyn Williams, and J. Rhys Davies), met the representatives of the Farmers' Association, together with Mr. Nugent Harris, secretary of the Agricultural Association. The subject of "Federation and Distributing Depôts" was keenly discussed, and it was resolved to communicate with the Co-operative Wholesale Society before proceeding further. We may, however, point out that as a result of the efforts of this association the relationship between the distributive co-operative societies and agricultural societies is to receive the attention of the Newcastle Congress, where two papers on the two aspects of this question are to be read by Mr. Mastin (Co-operative Wholesale Society) and Mr. Nugent Harris (Agricultural Organising Society).

district by the death of the late Mr. R. Warne. He was the representative of the Western Sectional Board on our association, and he took a great interest in the formation of the district association. He was ever ready to give advice which, by his long experience in the cause of co-operation, was of great value. He will be greatly missed in this section, where he had been instrumental in the formation of societies, and also his advocacy of co-operation. He had been president of the Gloucester Society since the death of Mr. Clay. The hand of death has been very heavy with our pioneers early this year; Mr. W. Pollard, the first president of the Gloucester Society, was also laid to rest.

Notwithstanding the depression in trade that has taken place all over the country, we are pleased to report that the societies in this district have made steady progress; some societies having a slight decrease during the last quarter of the year.

Gloucester Society has done well, and has made a good increase. They have opened their new bakery, which has been equipped with up-to-date machinery, and have also opened a new grocery branch at Cheltenham, and are making extensive alterations to meet the drapery requirements at that place. Cainscross and Cinderford are also contemplating making alterations; Cainscross building a new place at Dursley.

During the year we have carried on our propaganda work with a view to having some tangible results. We resolved to centre our efforts on one particular place, and selected Coleford in the Forest of Dean, in which town some years ago a society failed through bad management. In making inquiries for a place to hold our meeting in, we wrote to the Vicar of Coleford asking for the use of the school, but it was refused, the managers saying they could not lend it for the purpose. However, we must record our thanks to the Primitive Methodists for the use of the chapel, in which we held some good meetings; besides, we circulated a great quantity of co-operative literature from the Co-operative Union. We found the people in earnest, and thought of establishing a society, but we are pleased to say that Cinderford Society decided to open a branch, which is far better than a small society having to struggle against enormous opposition. During the campaign there was a lot of typed circulars issued, with the usual lying statements, amongst which it was mentioned that it was un-Christian to be a co-operator. The Cinderford Society has obtained a shop, and in the meantime they are sending a van round the district.

This year we had a lady representative in the person of Mrs. J. Bye (Gloucester), who is well known in connection with the women's guild; she represents Gloucester Society. The women's guild at Gloucester is going strong, and is one of the few in the district.

Messrs. Blackwell and Chappell have represented us at their various meetings.

Lydney Society celebrated their coming-of-age last November, and our association attended, and Messrs. Perkins (Cinderford) and Blackwell

(Gloucester) were two of the speakers at the public meeting in the evening in the Town Hall.

We have held five conferences and six committee meetings besides the public meetings.

The first conference was held at Cainscross, Mr. Miles in the chair, and Mr. Pearce (Cainscross) read a paper on "Store Management." The paper was well discussed. A feature of the conference was the presence of the branch managers of the Cainscross Society who had been granted permission by their society to attend.

The second conference was held at Cinderford, Mr. Miles presiding. Mr. Bridgewater read Mr. Baynes' paper on "The Lack of Interest among the members of Co-operative Societies, and its Possible Dangers." This is a good paper, and there was some diversity of opinion, but the speakers showed the co-operative spirit.

Our next meeting was the election of officers, and resulted in the election of Mr. Perkins (Cinderford) as president of the association.

The third conference was held at Pillowell, Mr. Perkins in the chair. The subject for discussion was the Congress report on "A Minimum Wage for Co-operative Employés," which was introduced by the secretary, Mr. R. R. Chappell, in favour of same. The debate was very encouraging, but some time will elapse before all will be able to agree with the proposals. After the conference a public meeting was held, at which there was a good attendance.

The fourth conference was held at Lydney, Mr. Perkins in the chair. The subject for discussion was "A Judgment given in the Law Court against the Cinderford Society." In this case the Cinderford Society had paid money out to a member's wife, who afterwards died, and eighteen months after the husband sued the society in the County Court. The judge gave a decision against the society, and they had to pay the money again, with costs. The discussion was interesting and instructive, and societies will take steps to prevent anything of the sort occurring with them.

At the close of the meeting the delegates attended the public tea and coming-of-age celebrations in the Town Hall.

The last conference was held at Cainscross, Mr. Perkins in the chair. Subject for discussion: "The Financing and Organising of Future Congresses," which has been circulated by the Co-operative Union. This paper was strongly criticised, and the financial proposals was referred back to the Co-operative Union for further consideration.

We are sorry that all the societies have not joined the association.

We offer our thanks to the Co-operative Wholesale Society for sending a director to each of our conferences, also the Gloucester Women's Guild, the A.U.C.E., and those societies who have sent delegates to the societies where we have held our conferences, for having so generously entertained the delegates, and sincerely hope that the same good feeling and comradeship will prevail as hitherto.

The following is the financial statement for the year 1908:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward from last year.....		16	13	6	By Conferences and Executive Meetings	25	6	1	
„ Grant from Co-operative Union..		5	0	0	„ Mr. Nugent Harris's Expenses..	1	5	6	
„ Co-operative Union—Payment of Executive to Conferences		8	19	4	„ Mr. Miles attending Newport Congress, Reception Committee, and Congress	4	7	3	
„ Subscriptions from Societies		27	7	0	„ Advertising	0	17	6	
„ Co-operative Insurance		0	5	0	„ Grant to Secretary	2	0	0	
					„ Attending Funeral—Mr. Price ..	0	14	0	
					„ Expenses for Public Meetings ..	4	18	0	
					„ Printing and Postage.....	2	17	2	
					„ Balance in Treasurer's hands ..	15	19	4	
		£58	4	10					£58 4 10

R. R. CHAPPELL, Secretary.

No. 3.—BRECON, MON., AND EAST GLAMORGAN.

Executive Committee.

Councillor J. Price (deceased, chairman), Blaina.	Mr. J. Evans (secretary).
Mr. S. Godfrey (vice-chairman), Blaenavon.	„ J. Morgan, Eblw Vale.
„ J. Cowling (treasurer).	„ Geo. Hopkin, Tredegar.
	„ A. J. Brice, Llanbradach.
	„ Hy. Batt, Cardiff.

In reviewing the work of the district for the last year, the outstanding feature is the great progress made in the co-operative movement throughout the whole area. Great efforts have been made by many societies to inculcate the principles of co-operation into their members, so that the term "Co-operation" should not be regarded as a synonym for dividend hunting, but rather as an important factor in the amelioration of the masses.

The decision of the following societies, viz. :—Cwmbach and Aberaman, Chepstow, Treharris, and Penarth, to join the association, has greatly augmented the practical influence of that body.

Several of the societies in the district have made many improvements, whilst Ynysybwl Society has opened a branch at Cilfynydd.

Four executive meetings have been held during the year. In addition to the ordinary business in preparing conferences, much active work has been done. Many of the rules formulated at the commencement of the association have been amended to suit our constitution, and great efforts have been made to win all societies in the district over to our ranks. There are at present twenty-four societies in the district, of which number four only remain outside the association. We sincerely hope that some, if not all of these, will have joined during our next year.

Four conferences have been held, in all of which the societies were well represented. The first was held in April, at Aberdare, and as this was the annual meeting, the following officers were elected for the ensuing year:—Mr. J. Price, chairman; Mr. S. Godfrey, vice-chairman; Mr. J. Cowling, treasurer; Mr. J. Evans, secretary. The following were elected on the executive committee:—Messrs. A. J. Brice, Geo. Hopkin, J. Morgan, and Hy. Batt.

The second conference was held at Ebbw Vale in July. A highly interesting paper was read by Mr. J. M. Evans, secretary of the Ebbw Vale Society, upon the subject of "Credit Trading," in which the great evils resulting from the system were dwelt upon. A very animated discussion followed, and the principle of "credit" was condemned. A resolution, moved by Mr. Allen, of Blaina, was passed, urging all societies to deal with this question, and to reduce as far as possible the practice of giving credit. At this conference Mr. Allen was congratulated upon the admirable manner in which he, as president, had conducted the 1908 Congress at Newport. His inaugural address—which was one of the noblest utterances ever given to a Co-operative Congress, and was memorable for its stirring emphatic, and persistent call for progress—had done him great honour, and made them feel proud of having him a member of their association.

The third conference was held at Brynmawr in October. This conference met under painful circumstances. Its former president had recently "passed the bourne whence no traveller returns." The death of Councillor John Price had filled them all with the deepest sorrow. He had been a great worker in the co-operative field, and had taken an active part in all matters, social and religious, and the co-operative movement of South Wales would feel his loss. A vote of condolence was passed with his sorrowing widow and daughter.

A very able paper was read at this conference on the "Minimum Wage," by Mr. D. Davies, of Blaina, and was followed by an interesting discussion. The following resolution, moved by Mr. T. W. Allen, of Blaina, was carried:—

That this conference, realising that the extension of the co-operative principles can be best brought about by the bringing into existence of a Co-operative Garden City, requests the Western Sectional Board to recommend to the United Board of the Co-operative Union Limited the advisability of arranging for the proposal to be introduced for discussion at the forthcoming Co-operative Congress, at Newcastle-on-Tyne.

The fourth conference was held at New Tredegar in January, 1909. Before proceeding with the business a vote of condolence was passed with the bereaved family of the late Mr. R. Warne, secretary of the Western Sectional Board. Mr. Warne had been a faithful member and an ardent advocate of co-operation. An interesting paper was read by Mr. Gold, secretary of the New Tredegar Society, on "The Individual and Collective Aspects of Co-operation," and was followed by a good discussion.

The reports at the conferences from the various societies showed that movements were on foot in educational matters. Many societies had started education funds. Blaina Society had expended about £500 in arranging a series of lectures, concerts, and classes for the winter.

Our best thanks are due to all those societies which have entertained the delegates at the conferences.

The following is the financial statement for the year 1908 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance brought forward.....	13 16 8	By Conferences—Aberdare	8 18 8
„ Societies' Subscriptions :—		Ebbw Vale	6 6 9
Aberdare	6 16 0	Brynmawr.....	7 10 3
Blaenavon.....	6 10 0	New Tredegar....	7 16 3
Blaina	10 0 0	„ Executive Meetings	11 2 8
Cardiff	4 8 4	„ Educational Representatives....	2 8 1
Chepstow	0 10 0	„ Deputation to Societies..	3 15 10
Cwmbran and Pontnewydd ..	0 16 4	„ Printing Rules, Stationery, and	
Cwmbach and Aberaman	5 10 0	Postage	3 4 8
Dowlais	1 2 11	„ Cheque Book	0 2 6
Ebbw Vale	6 13 4	„ Sundries	0 9 9
Garndiffaith and Varteg	0 16 8	„ Cash in hand of Treasurer	51 4 2
Llanbradach	1 13 4		
Newport.....	5 12 6		
New Tredegar.....	2 0 2		
Penarth.....	1 0 0		
Senghenydd.....	1 15 0		
Tredegar	3 18 4		
Troedyrhiw	2 2 8		
Treharris	0 13 6		
Ynysybwl and Trecynon.....	1 12 0		
„ Overpaid refunded	0 2 0		
„ Co-operative Insurance.....	0 5 0		
„ Grant from Western Sectional			
Board	24 19 10		
Audited—ARTHUR J. BRICE.			
	£102 14 7		£102 14 7

JOHN EVANS, Secretary.

No. 4.—MID-GLAMORGAN.
Executive Committee.

- | | |
|-------------------------------------|--------------------------------|
| Mr. E. R. Wood (president), Ton. | Mr. S. Dymant, Treherbert. |
| „ W. Exley (treasurer), Nantymoel. | „ W. J. John, Glycorrwg. |
| „ John Rees (secretary), Penygraig. | „ D. Daniels, Cymmer. |
| „ W. J. Nylands, Aberavon. | „ J. M. Jenkins, Pontrhydyfen. |

We have great pleasure in submitting our first annual report. The conference deciding the formation of the association was held at Cymmer, February 22nd, 1908; since then the executive has met four times and four conferences have been held, a list of which is appended :—

1908	Place.	Subject.	Prepared and Read by
April 11 ...	Treherbert	“Co-operative Ideals”	J. Raymond, Treherbert.
June 17	Blaengwyfi	“Present Educational Resources, and some Immediate Needs,” by W. H. Watkins, Plymouth.	T. R. Davies, Mid-Rhondda.
Sept. 19	Ynysbir	“Why I am a Co-operator.”	Mr. D. Thomas, Ynysbir.
Dec. 19	Caerau	“Co-operation and Trade Depression.	Mr. Oliver Harries, Caerau.

The conferences were well attended, and great keenness was evinced in the work of the association. Many of the subjects were enthusiastically discussed. Delegates, in their reports, showed excellent progress made by their respective societies.

Many branches have been opened and extensive alterations have been made by the majority of societies. Pontycymmer has opened a branch at Heol-y-Ciw, Penygraig Society has opened a branch at Tonyrefail; Ton Society, while making extensions at their Central Stores, have erected a splendid building for their branch members at Ystrad. Similar work is in hand with the Mid-Rhondda Society. Pontrhydyfen and Glyncoerrwg have also been extending their premises.

Special interest has been taken in educational work. Ton and Pontycymmer are setting the pace in this direction. Every effort is being made now to get all the societies to establish an educational committee, with a fund, so as to do the work systematically.

Owing to our short existence, as an association, we have not been able to do any propaganda work, but we are now seriously considering the matter, and hope to report much work done by next time.

There are four societies that have not yet joined the association; no effort will be spared in trying to prevail upon them to do so.

We also hope to add kindred societies to our list this year.

We beg to thank the various societies who have entertained the conference during the year, and, by their hospitality, have contributed much to the success of the meetings.

The following is the financial statement for the year 1908:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Grants from Co-operative Union	7	10	0	By Executive Fees, &c.	4	18	6½
„ Subscriptions from Societies	18	13	2	„ District Conference Fees.....	9	7	4
„ Executive Fees, Western Section	2	19	9	„ Printing, Stationery, and Postage	2	3	3
				„ Representative to Congress.....	2	14	0
				„ Representative to Educational Committee	0	18	3
				„ Secretary's Salary	3	0	0
				„ In hand	6	1	6½
	£29	2	11		£29	2	11

JOHN REES, Secretary.



DISCUSSION ON THE REPORT.

The PRESIDENT: Please get your Reports out. Delegates who desire to speak should come near the platform, so that they may be heard and seen.

CO-OPERATIVE FARMING.

(See Report 6, page 49.)

Mr. W. ARCHER (Sunderland) asked if the figures relative to farming could not be put in some other form. At present the figures gave the impression that societies engaged in farming were making losses, whereas such was not the case with all of them. He took the Sunderland Society as an instance. In the report the society was shown with a loss of £735, but he wanted to point out that it was after debiting the accounts with interest equivalent to a return of 4 per cent on the capital invested. Profit and loss should be properly presented.

The PRESIDENT: I am sure that what Mr. Archer has said will be considered by the General Secretary, with the view of having a column for interest as well as rent. That will have to be deliberated upon and thought out. If you do not pay interest you have to pay rent. We are sometimes tenants and sometimes landlords.

MEMBERSHIP OF THE UNION.

(See Report 14, page 57.)

The PRESIDENT drew the attention of the delegates to the summary of members given in the Report, showing the percentage of societies affiliated with the Union. The Northern Section reached 96.5. We cannot get higher, he said, than 100 per cent, but some sections have not reached 80 per cent yet.

COMMITTEE ON EDUCATION.

(See Report 18, page 60.)

The PRESIDENT: In the report of this Committee you will note the increase in the number of students and classes, the details of which are given therein. I move the adoption of the Report. We shall be pleased to have any criticism.

TRAINING OF CO-OPERATIVE EMPLOYEES.

Mr. J. KIDD (Emley) congratulated the Educational Committee upon the practical nature of the questions put to managers, with which there was formerly a good deal of objection from the questions being beyond their capabilities. He hoped that in future the questions would have bearing upon the text book, and deal less with extraneous subjects.

The PRESIDENT: If we believed that the "Managers' Text Book," excellent though it is, contained everything that a manager ought to know we would never ask any questions outside of it, but since we know that there are many things our co-operative managers must know, that we have not been able to gather into the text book, we tell them that we reserve the right to ask these extraneous questions in order to stimulate their reading. It does not follow we shall always do so. Mr. Kidd has been fortunate in coming forward in a year when that right was not exercised to any alarming extent; next year we may ask several such questions. When the holder of a diploma is fully equipped we shall continue to ask such questions as will compel a manager to keep up his general reading.

Mr. R. J. WILSON (Sunderland) moved the following resolution:—

That this Congress approves of the new scheme prepared by the Central Education Committee for the training of co-operative employés, and urges societies to assist the committee in the development of this important work by (1) granting facilities for the training of junior employés on the lines suggested; (2) the offering of responsible positions to those who devote themselves assiduously to take up the means of education and improvement provided; (3) making an annual grant to the Central Education Committee to enable arrangements to be carried out.

He thought the resolution would commend itself to every thoughtful co-operator. We live in an age of strenuous intellectualism, when mind is set against mind and the great forces of competition are let loose, and if we are to keep pace with the high standard set up by our competitors we must educate our employés. There were many other reasons for doing this. We ought to make it possible for the humblest apprentice employed by our societies to pave his way to the best positions in the co-operative movement. That could only be done by a thorough system of education. As an employé in the movement, he desired to express his deep gratitude to the Education Committee for the excellent scheme which was included in the report to Congress. He proceeded to outline the scheme, and emphasised its chief points. Having trained the employés according to the scheme, he hoped societies would not stagnate their energies by not offering them promotion when it came round. There was nothing more disheartening to the students than to see that certificates, and sometimes friendship, were allowed to intervene when merit should be the standard set up by the societies. Plymouth Society recognised this principle; they advanced the wages of the assistants and apprentices immediately they had gained the certificates of the Union in management, co-operation, and bookkeeping. As Mr. Rae had well pointed out, we must have the means by which this educational work can be carried on efficiently. The Central Education Committee ought to receive the support of every co-operative society. Let them lay aside a portion of their educational grant to be used exclusively for this purpose.

Mr. A. MANSBRIDGE (Tenant Co-operators), who seconded the resolution, said they were the converted, and that was why they were asked to do something. They had to do something for the community, something for the most important part of the movement—the employés. Having referred to the need for technical education in view of the pending conflict with opposing trusts, he pointed out that there was another tendency manifesting itself in the nation—the humanitarian tendency. That tendency was set afoot by the co-operative movement, and he welcomed the resolution because he saw in it the beginning of a definite blow on the part of the co-operative movement against unrestricted boy labour, which was the curse of to-day, as the Poor Law Guardians recognised. The co-operative movement could not sit happy in that Annual Congress until it looked after all its junior employés and apprentices. Even the milk-boy, who delivered their milk in the morning, was under their care, and he must go forward equipped so as to hold his own in the world as well as in the store. He wanted primary and secondary education for all, and university education for all who ought to have it. Let them give their employés the best opportunities they could outside of working hours, and a chance, too, inside working hours, as some of the best private traders were doing. He would be glad to have compulsory evening school education when some employers were brought under an Act to limit the hours of labour. The co-operative movement must be in the van when compulsory evening schools came on. In the higher stage of the managers' classes they wanted a link so as to utilise Holyoake House and the Universities, which were as much the possession of the people of England as of the commercial magnates of the country. In concluding, Mr. Mansbridge said: We speak of two-power standard. We want that in education. We want our arms bright, polished up by the hand. We want our employés to grow up and be fruitful, the glory of the co-operative movement, which has a wonderful work yet to do.

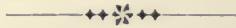
Mr. J. GREEN (Netherfield) asked if it was intended to make education compulsory?

Mr. J. SULLIVAN (Bellshill and Mossend) wished to drive home a point which appealed to him. It happened that they had men on their co-operative committees who desired that their sons should have the opportunity of attending these classes. Unless those sons happened to be employés they were debarred from this scheme, and he thought it would be a bad day for the co-operative movement if it were all "employé." If managers were all taken from the ranks of the employés, the scheme would make for consistency, but they were taken from outside sources, and while that was so, enthusiastic sons of co-operators might have the opportunity of graduating if that scheme were opened to them. Some managers had been trained in the co-operative movement, and were successful, not so much through their own efforts as because of the people having supported them, and they had graduated for positions outside the movement. So long as the Education Committee depended upon the movement for payment it was only fair that an opportunity

should be offered to each and all. On the other hand, it could be said that they were a bit too modest in connection with a scheme like this. If they were to take the hint thrown out that day they should demand from the State that the employés should get the opportunity of the kind of education they required, as such education would ultimately make for the good of the State.

The PRESIDENT said it was difficult to hear delegates who spoke in distant parts of the house, and again appealed to those who wanted to take part in the discussion to come as near to the front as possible.

Congress adjourned for lunch at 12-30.



FIRST DAY OF CONGRESS.

AFTERNOON SITTING.

The Congress reassembled at 2 o'clock, and continued the discussion on the Report and on Mr. Wilson's resolution.

TRAINING CO-OPERATIVE EMPLOYEES.

Mr. E. O. GREENING (Agricultural and Horticultural Association) wished to say a word to the committees as to the power they had to spread that movement for the improvement of the employés. Travellers to China were surprised to find that they had no compulsory education system in the whole of that mighty empire, which comprised almost a third of the population of the world—something like 530 millions—and yet every child could read and write and draw. The explanation was that the Government held the reward of efficiency and reserved all its offices for the educated children. If they wanted an example nearer home, the American trusts—which they feared—and the English trusts—born of them—owed their success to the system of absorbing highly-educated young men. Mr. Rockefeller had a standing order with the University of Chicago for forty expert young men every year to be taken into his service. Mr. Carnegie followed a similar practice. What they could do in China and America, co-operators could do for humanity in this country, and they could make it worth the while of every boy and girl to become well educated.

Mr. J. SHARPLES (Blackburn Industrial) said he would voice a thought that was in the minds of a great number of the delegates. Would that examination under the scheme proposed ensure that the practical man would be got? If it did, it would command confidence, and gain respect and support. It was possible to have an examination upon a subject in writing and get the theoretical man without getting the practical man. He himself

held certificates for theoretical and practical mechanics, but he had never been in a foundry in his life, and he could not be set up as being a practical man in any of the industries in which mechanics formed a part. So it was possible for a man who had never been an hour in a shop to take up the study of a text book and successfully pass an examination. It became necessary to consider the form of the examination that was to be held, and he suggested that what was very desirable was that a man should be brought into the room with the materials before him, tested in the manipulation of the goods, and in his knowledge of the component parts of these goods. If they got an assurance that there would be some such practical test, they would have more confidence in it. If they had to undertake that their goods were pure, the man behind the counter must know how to test them. If their scheme would guarantee that, they ought to give it all the support possible.

The PRESIDENT: It will guarantee that, and I can give the assurance that the desires of the Education Committee will never be satisfied till they have a practical school for managers' classes at Holyoake House.

Mr. J. HALLSWORTH (Eccles) welcomed the scheme as a substantial contribution to our educational ideals. It proposed to link up technical education and real education. There was instruction and there was education; the two had been separate, but this scheme proposed to run them in conjunction. It dealt with apprentices on sound, definite lines; the education of employés in the past had not properly provided for apprentices, while the present scheme proposed to guide the apprentice through the whole course of his career in the movement. He did not support the scheme in all its details, however. In one section it was proposed to give assistance in the matter of railway fares, when societies grouped together to form classes. If only partial assistance would be given, that would have the tendency to retard the progress of the scheme. The whole of the fares should be paid by societies, because they got the whole advantage of the increased efficiency of the apprentice. The clause making the condition compulsory also required some modification, because the hours of the shop assistant were more extended than those of the artisan. The Education Committee would have to bring about a reduction of the hours of labour. It was almost impossible for a boy, who worked 65 hours in a store, to give sufficient attention to study. He approved of giving prizes for efficiency, this was largely done by private traders, and co-operators were far behind in this respect. He hoped committees would approximate reward to merit; if not, the scheme was doomed to failure.

Mr. T. DIXON (Windy Nook) agreed with the scheme for the most part, but had doubts about the second clause, which savoured too much of sugar candy. If you are a good boy and attend classes you shall be rewarded. That was a poor basis for education, which must be taken up for its own sake. Education was its own reward. Every man could not be a manager, but an employé could render good service in any position.

Mr. J. DAVISON (Central Board) said a delegate had declared it would be

impossible for any apprentice to engage in these studies after working 60 hours per week; but 48 hours was the recognised working time in our stores.

Mr. W. G. MCGUFFIN (Belfast) considered the scheme lacked one important detail in not providing for a preliminary examination of the candidates. The scheme imposed duties upon committees which they were under no obligation to discharge. It was the business of the State to provide education. In his society all candidates had to go through an examination, which had proved of great advantage to the society. Managers could not undertake to educate employes and at the same time perform their work efficiently. He knew men who were indifferent bookkeepers yet admirable servants. Co-operation would be best served by educating the members. Funds were limited. The cultivation of general intelligence would do much to solve the educational difficulty.

Mr. F. H. BRUFF (Birmingham Printers) was understood to commend training classes for apprentices, and did not see any difficulty in allowing employes an hour or two one day in the week to attend classes.

Mr. J. BAGULEY (Stockport) asked why the scheme should be confined to apprentices? We ought to be considerate for the children of members, who had to find the money. There should be a clause to make provision for members' children. He represented a fairly large society which was prepared to give the scheme a trial. Outside persons should receive some consideration.

Mr. W. H. SAVAGE (Birmingham Industrial) said that his society had classes open to outsiders.

Mr. J. PRYOR (Tavistock) pleaded that preference should be given to the children of members. Employes could not have too much technical knowledge. It was necessary for committees, as well as employes, to understand management, for members often complained of prices when compared with those of outside traders.

Mr. J. SHEPHERD (Woolwich) agreed with the scheme in general, but objected to the compulsion in clause 4. It was possible to have the best counterman who would not be able to develop this knowledge and compulsion to acquire it might dishearten him in his work. Clause 5 required that classes should be held during the hours of work whenever possible, which he regarded as increasing the slavery of the workers by using their half-holiday in society work. These two clauses ought to be altered. Co-operators should not copy schemes practised in private shops.

A DELEGATE: Where do the women come in?

The PRESIDENT: After the men, as from the beginning.

Mr. R. J. WILSON, in his reply, said if the delegates would take the trouble to read the scheme they would find many of their questions answered. Much had been said about compulsion. In the co-operative movement we have a gently persuasive method of compelling our employes to do a thing, but, apart from that, we are raising the standard of efficiency for our employes, and if we are to succeed in the present fierce competition we must compel our employes to come up to the standard. The national educational system is

based upon compulsion. The best positions are only open to those who are educated to fill them. He was surprised that so much had been said with respect to the same facilities being offered to members' children, who were not employés. He regarded that sentiment as somewhat niggardly, for committees took good care that when appointing apprentices they began with the children of members. ("No.") If it was not so, it ought to be. He had already stated that these classes could not be open to members' children, except such as were co-operative employés. What useful purpose would be served by educating members' children, who were to become joiners and engineers, in the principles of bookkeeping, sources of supplies of commodities, and the analysis of goods sold in the store? The whole thing was ridiculous. It was a special training for a special service. Every person must fit himself for his particular occupation. Co-operators must see that it is to our best advantage to have our employés fitted for their positions. Someone had remarked about the practical side of the question. As a practical man, he found it very difficult to define where the theoretical ends and the practical begins. His experience as a manager was that a man who understood the principles of co-operation, in addition to being a good bookkeeper and manager, was the best employé. It would be a sad day for co-operation if intelligence were discounted. He thought our employés ought to have a taste of the "sugar candy."

The PRESIDENT said we must get the municipalities to do their duty in regard to education, and then supplement any deficiency.

The resolution was adopted by a large majority.

CIRCLES FOR YOUNG PEOPLE.

Miss J. P. MADAMS (Co-operative Permanent Building) moved—

That this Congress approves the action of the Central Education Committee in promoting the formation of "Circles for young people in connection with the co-operative movement."

It was with much pleasure she moved this resolution, with which all would agree. The time was opportune and the result would justify the experiment. Last year we devoted £91,000 to co-operative education. Congress endorsed the sentiment that the object of co-operative education was the formation of character, and to achieve this object we could not begin too young or keep on too long. The subject had been discussed and approved at many conferences, and no one could complain that we had been in a hurry. The nation is waking up to the fact that we must train the young at the most critical time of life, and continue the training when they have grown up. We are considering a scheme for the training of our employés so that they may be better fitted for their duties and comprehend the principles of co-operation. It was equally necessary to educate the members and the committees who had control of employés. A few societies might complain of the expense. We can generally find money for things we need; pupils would contribute part of the

cost. Some might be afraid of over centralisation. It might have been better to let the Circles develop in the local societies and then draw up a scheme. The committee felt the force of this and had been waiting for the societies to lead the way. The scheme was not unalterably fixed, it could be modified. It embodied certain broad principles, provided a central bond of union, and gave facilities for local societies to adapt it to their own needs. If Congress adopted the scheme a typical programme would be issued. The Circles should be worked by the young people themselves, with friendly adult supervision; from 16 to 18 years of age they had shown in many ways capacity for self-government, which should be fostered. Free play should be afforded for the activities of our young people, with places for meetings and recreation, to counteract the monotony of every-day work, including the best literature and music. Co-operative teaching was not a dull subject. The mother of seven children said her youngest, three years old, begged to join her sisters and brothers. Last year they had a student seventy-two years of age. None were too young or too old to study co-operation. The object of co-operative education was the extension and consolidation of the movement. New times demand new measures and new men, including women. We are going to provide for the new time, new men and new women to carry on the work of industrial regeneration and make the co-operative movement a State within a State by educating our young people.

Mr. J. ELLIOTT (Co-operative Newspaper Society), on behalf of the society he represented, said that they were prepared to do all that they possibly could to assist the working of this "Circle" idea. They were glad to see that during the short period *Our Circle*—the magazine for the young folks issued in connection with the *Co-operative News*—had been running it had gone up in circulation far beyond their expectations. They had the *Co-operative News* behind it to help to push it forward.

Mr. W. HOGG (Jarrow) described the "Circle" as the "missing" link between the classes for juveniles and adult organisations. It was the most critical period of life between the ages of 14 and 21, and behoved us to make it easy to do right and difficult to do wrong. Co-operative parents should do all they could to further the interests and well being of our young people.

The PRESIDENT: Fifty is an elastic number for a class. It can be a class of mutual teachers. We want them to be considered a class mutually engaged in teaching one another, therefore we keep them down to a reasonable number.

The resolution was adopted enthusiastically, with one solitary "No."

"THE CO-OPERATIVE SECRETARY."

Mr. A. VARLEY (Lancaster), on behalf of the Secretaries' Association, wished to tender thanks for the honour done to the secretaries in respect of the secretaries' new book, "The Co-operative Secretary." He expressed the hope that every society would put a copy of the book on their shelves. It

would be a revelation to most co-operators to see the multitude of things a secretary had to deal with. It would be a great help to secretaries. The junior class should be encouraged to join the class for training co-operative secretaries.

The PRESIDENT: The Education Committee are quite as grateful to the secretaries, for without their kindly assistance the scheme would not have been brought to such a successful issue. I am glad Mr. Varley has raised that point. If any of you can suggest other points please do it here and now. It is the custom of the Educational Committee to alternate the Tuesday nights during Congress meetings; one year discussing reports, and then another year an inspiration meeting. Last year we had the ordinary work in review; this year we shall inspire one another to higher thoughts in matters educational.

"OUR STORY."

Mr. U. SWIFT (Sheffield and Ecclesall Society) spoke in terms of praise of "Our Story," 51,000 copies of which had been circulated amongst the homes of 2,000,000 co-operators. He suggested that every society should give a copy of this book to each new member, for it ought not only to be in the hands of the juniors, but of the seniors also. In these days, when Ruskin's works could be had for a penny, the Education Committee should publish "Our Story" at the same price.

The PRESIDENT: A good idea! Thank you.

"WORKING-MEN CO-OPERATORS."

Mr. I. LEES (Oldham Equitable) asked if the committee had ever thought of revising and bringing up to date that admirable little volume, "Working-men Co-operators."

The PRESIDENT: No; I am afraid we have not yet considered it. We would do a great deal more if we had more money.

SONGS FOR CO-OPERATORS.

Mr. G. GOODENOUGH (North-Western Section) had come to the conclusion that the one thing the Central Board lacked was poetry. What was needed to make men and women was more acquaintance with the best poetry. There was some of it in our latest song book, but he did not think that one co-operator in a thousand knew we had a song book. The stuff sung at our meetings was enough to make any one go out. Good poetry would do more to spread new ideas than any other method. If some co-operators were dissected, on their bones would be inscribed, "as it was in the beginning, is now, and ever shall be." We need two million new houses; we have the money, and if we had the poetry they would be built in a short time.

The PRESIDENT: Now, after that, you must order a lot of song books and begin singing.

MORE LANTERN SLIDES WANTED.

Mr. R. LEDGER (Huddersfield) : Got any new slides yet?

The PRESIDENT : I do not mind facing our poverty, but to put it candidly we have not got money to get more.

Mr. E. HEAP (Burnley) suggested that small prizes should be offered to the camera clubs connected with different societies, and thus get slides for nothing.

The PRESIDENT : A chance to get them for nothing. Well, you come and speak to me after the meeting.

Mr. E. JACKSON (London Anchor) commented on what he said was the very disappointing result of the appeal of the Education Committee for more funds. They had had many inquiries as to why they did not do more in this, that, and the other directions, and he suggested that those gentlemen who came there year after year should go home and persuade their societies to try to help to swell these funds.

The report of the Education Committee was passed.

JOINT PARLIAMENTARY COMMITTEE.

(See Report 20, page 77.)

INDUSTRIAL AND PROVIDENT SOCIETIES ACT.

A DELEGATE asked if there was any possibility of this Act being amended at an early date?

The PRESIDENT : We cannot give you any information on that point.

EMBARGO ON CANADIAN CATTLE.

Mr. W. ALLAN (Scottish Co-operative Wholesale Society) moved the following resolution :—

That this Congress again emphatically protests against the continuation of the restrictions which are now imposed by law in regard to the importation of live cattle from Canada, and calls upon the Government to repeal the law which imposes such restrictions, on the ground that the disease of cattle which caused this law to be passed no longer exists, and has not existed for many years, and that the present restrictions, being unnecessary, owing to the absence of disease, can only now be considered as a form of "protection" to persons interested in the trade, and ought, therefore, not to be countenanced by a Free Trade Parliament.

And to this he added—

That, in the event of the Government not being willing to repeal the law, they be asked to appoint a committee of the House of Commons to investigate the matter in all its bearings.

The resolution was brought before them that day, he said, because their Parliamentary Committee had made little progress, in fact, none, towards

attaining the object they had in view. The present Government, like those of the past, were as indifferent as could be, and seemed determined to keep this obnoxious law in regard to the slaughter of imported cattle at the port of entry as it stood at present, notwithstanding that over three hundred members of the present House of Commons were pledged to remove this restriction prior to their election. It was quite plain, therefore, that if these members were to be held to their pledges co-operators would have to continue their agitation, and that in a much more determined manner, until they succeeded in removing this objectionable restriction on the importation of cattle from Canada. The committee dealing with this matter had endeavoured to interview various members of Parliament, but with no success, and so no other course was open to them but to create co-operative and public opinion of such a strong character that the Government would be compelled to bring in legislation to bear on the subject. He advocated this course for three distinct reasons. The first was the interests of the Dominion of Canada itself. Why should our fellow-subjects in Canada, who had left Britain in search of a kindlier fortune there, have the door of commercial enterprise locked and barred against them by this embargo? His second point was that this agitation for the removal of the restriction was being conducted in the interests of the people generally, as consumers, and whence came the opposition to it? Was it not chiefly from those who were interested in the restrictions of the supply of live cattle to this country in order to benefit themselves by creating a monopoly? And surely co-operation, root and branch, was directly opposed to the principle of restriction, protection, and monopoly. His third argument was that disease in cattle, which was the reason alleged for this restriction, no longer existed. There was more disease in the home cattle, as was evident by the recent discovery of "pleuro" in Forfarshire stock, and the dangerous state of our milk supply. No Government had a right to put their hand on the people's food.

Mr. W. CLARKE (Working Men's Club Union), in seconding the resolution, said co-operators, like the organisation he represented, would have to recognise that they could not get any Government to alter anything in the interests of the workers until they were compelled by them to do so, and he recommended that delegates go back home, and not merely report that such and such a resolution was passed, but that they should forward their resolutions to their local members of Parliament. He went further, and said co-operators would have to stand together to return representatives of their own to the Legislature.

Sir H. G. BELLEW, Bart. (Irish Producers, Dublin), said the West of Ireland would suffer if this embargo were removed. He thought the delegates would take a different view of the question if they remembered the Irish Famine. Farming was the only industry in Ireland, and anything adverse to it meant ruin to the country. Seventy years ago an enormous number of the Irish people died of starvation owing to the failure of the potato crop, and the population was now several millions less. Ireland depended largely

upon the stock of cattle. There might be no disease at present, but the risk of it would be fraught with danger to Ireland. Most of Ireland's troubles were caused by the poverty of the people, he therefore pleaded for consideration on that ground.

Mr. F. MADDISON, M.P. (Blackpool Printers), supported the resolution. He felt keenly upon this question, because, while there might be danger of disease through relaxation of the order, there was the gravest suspicion that under the cover of this plea there lurked Protection in its worst form. He would give the Board of Agriculture the widest powers to stop importation upon any sign of disease, but his Irish friend had no right to bring about an artificial system which increased the price of meat and hindered trade. He had great faith in Ireland. Mr. Healey said that whisky was Ireland's main industry, and now they were told it was farming. Irishmen must take their lot with us, and this embargo ought to be removed.

Mr. A. J. BROWN (Addlestone) said that some breeders desired to keep out Canadian cattle. His society purchased cattle from Ireland.

Mr. A. STOTT (Birkenhead) said if it had not been for Irish cattle the price of meat would have been higher. The Argentine Republic was being referred to when

The PRESIDENT said they had better keep to Canada.

Mr. J. E. KILBURN (North-Western Section) agreed with Mr. Allan that no more important question had come before Congress than restricting the supply of food. Canadian cattle were also needed to improve our stock.

Mr. G. CROWTHER (Birkenhead) stated that even if the restriction were removed Canadian cattle would not come to this country, because they were wanted at home.

Mr. J. WILSON (Scottish Co-operative Wholesale Society) quoted these words from the report: "It is obvious that if the Government are to be moved in the matter, and if members of Parliament are to be held to their pledges, we shall have to agitate in a much more effective manner." He agreed with this statement. Members of Parliament had not the courage to face the opposition of Irish members. The restriction would never be abolished until it was made a test question at Parliamentary elections.

Captain L. A. BRYAN (Irish Agricultural Wholesale) said the future welfare of small holders in Ireland was bound up in this question, for the repeal of the restriction would be most injurious to them. He had a large farm and spoke from experience. We ought to try and develop trade with *bonâ-fide* co-operative societies in Ireland with the view of getting cattle from them. Flesh would be no cheaper if the Act were repealed, while it would expose us to the danger of disease and interfere with agriculture in Ireland.

Mr. J. SHILLITO (Co-operative Wholesale Society) cordially supported the resolution. The matter had been agitated for many years, and there was more necessity for repealing the order to-day than ever before. It was a question for the consumer. The Wholesale Society could do with a lot of Canadian cattle at Roden. Fat Irish cattle came to this country from July to October,

and this trade would not be interfered with by the importation of Canadian cattle, which would be a great relief to farmers in the Dominion, who could not provide proper food for their cattle in the winter months, neither would it be a disadvantage to the Irish people. The cattle could be fed here and meat would then be cheaper. He hoped the question would be pressed home upon members of Parliament, and that the resolution would be adopted unanimously.

Mr. W. ALLAN said he had very little to reply to. Cattle were coming to this country at the present time through the United States. With regard to Ireland, he knew that the hands of co-operators were tied. We must press this question to a solution and find out who are our friends.

The resolution was adopted almost unanimously.

The PRESIDENT: We have received a friendly telegram from the Sons of Temperance, who are meeting in Glasgow. I take it as your will that we reciprocate their good wishes. ("Agreed.")

The PRESIDENT: It is four o'clock. We are obliged to clear out a little earlier than usual on account of the room being required for the evening.

The Congress then adjourned its business until Tuesday morning.



FIRST DAY OF CONGRESS.

— EVENING SITTING. —

RECEPTION OF FOREIGN DELEGATES.

The Congress reassembled in the Town Hall at 7 p.m. on the evening of Monday, May 31st, for the purpose of receiving the deputations from the Co-operative Unions and organisations of other countries.

Mr. W. R. Rae (President of Congress) took the chair, supported by Mr. Aneurin Williams (International Co-operative Alliance), Mr. J. Shillito (Co-operative Wholesale Society), Mr. T. Thompson (Chairman, Northern Section), Mr. J. C. Gray (General Secretary), and several other gentlemen, along with the gentlemen representing their respective countries, a list of whom is given in the official list earlier in this report. The Consett Co-operative Society's Prize Choir (the holders of the Northern Section Challenge Shield) was in attendance, and rendered several glees and solos most admirably.

THE PRESIDENT'S WELCOME.

The PRESIDENT said: This meeting may be regarded as the most important of our co-operative gatherings. In the Congress we discuss our

own business ; this international session concerns co-operation throughout the world. We welcome our brothers from other lands and wish them every success in the work they are carrying on so successfully. We regret that their efforts are hampered by constitutional restrictions. It is a matter of joy to us that we have greater freedom. These considerations make us the more willing to say we are proud of their progress, despite these handicaps. Good reports from other lands encourage us, and perhaps the evidences of our enterprise will stimulate them. This meeting indicates that the days of rivalry are passing away, and that the peoples of the earth are drawing together. Principles are not bound by geography. Rulers may rage, but the people desire peace. In the Boer war, after one of those useless fights, the wounded soldiers on both sides chummed together and exchanged cigarettes, showing that the war was not between the peoples, but between the rulers who had made it for political purposes. In the spirit of this universal desire for peace we welcome our foreign brethren.

DENMARK.

The PRESIDENT then called upon the representatives from Denmark, Messrs. M. Christensen and N. E. Pors.

Mr. CHRISTENSEN, addressing the delegates in English, said : On my colleague's and my own behalf I beg to thank you most cordially for the kind reception given to us here, and to present the compliments of the Danish Co-operative Society, which sends us as delegates to your Annual Congress. In Denmark we always remember that we have learnt co-operative organisation from England, and it is only natural that we constantly come over here to improve our learning. Mr. Pors and myself have, on our visit to Scotland, which we finished the day before yesterday, and also from earlier excursions to England, had opportunity to get some idea of the English co-operative movement. We are much obliged for your friendliness, and we hope that our observations may be of some use to the movement at home. As to the Danish Co-operative Society, I might mention that the turnover for 1908 amounted to forty-one million Danish crowns, or upwards of two-and-a-quarter million pounds sterling. The net proceeds were more than 1,800,000 Danish crowns. These figures show a satisfactory progress, which partly originates in an additional turnover with our old members, and partly in an increase of our membership. Nowadays it is admitted by all sincere co-operators that the committee of a newly-founded association, which does not at once propose it for admission, does not understand the heart of our movement, nor does it understand how to make use of the conditions which our work has so far resulted in. Last year we were the objects of rather malicious attacks on the part of our antagonists. Of course, such attacks are not very pleasing while they last, but there is not the slightest doubt that in the process of time they are instrumental in securing our position. We have in Denmark over and over again experienced that in no case is the growth of our movement better than when the opposition has been at work.

The PRESIDENT remarked that it was most interesting to hear that the experience of their friends in Denmark had been similar to ours in this country, viz., that the people who were their enemies proved in the end to be their friends. He went on to describe the way in which Finland had been harassed, and then introduced Mr. Emil Husso and Mr. H. Lindroos, who represented the Finnish co-operators.

FINLAND.

The reception accorded to Herr Husso was almost as vigorously striking as that given to the Russian delegate to the previous Congress. Cheers followed cheers, indicative that the spirit of co-operation is with those struggling for freedom.

Mr. E. Husso, speaking in English, said: It is an agreeable duty to us to present to this Congress and to the English co-operators the heartiest compliments of the Finnish Co-operative Wholesale Society. At the same time, I beg to thank you for your kind invitation, which has given me and my companion the opportunity of becoming acquainted with the mighty English co-operative movement, which is an example for the co-operators of Finland, as well as for those of many other countries. At your Congress of last year our representatives gave you a very detailed description of our co-operative movement. Accordingly, we will only give you an account of the results of last year in the field of co-operation. During last year the co-operative movement had to meet with great reverses. The bad times put our co-operative societies to test in what degree the same had strengthened their position. Some co-operative societies had neglected to do so, and accordingly had to suffer for their neglect. Eighteen co-operative retail societies were thus obliged to cease operations in the course of last year. It is obvious that under these critical circumstances other co-operative societies could not attain splendid results. This is characteristically shown by the results of the operations of our co-operative wholesale concerns. As will be seen by the following data, the results—in speaking about the present results—were comparatively small. The Co-operative Wholesale Society had in 1908 a turnover of £570,162; the increase, compared to that of last year, being a little above 60 per cent. Out of this sum £4,262 was net profit, which amount is £1,888 smaller than the profit of the preceding year. This was used by the general meeting thus—£640 was disposed of for reformatory and educational purposes of co-operation; £422 to cover the interest of the capital; and the remainder, £3,200, was transferred to the reserve fund. In the course of this year the membership of the Co-operative Wholesale Society was 115, during which time a new branch office was established in Oulu, so that the number of branch offices is six at the present time. The *Yhteishyva*, the weekly newspaper, edited by the Co-operative Wholesale Society and subscribed by the members of the co-operative retail societies, has at the present time a circulation of 12,000 copies. In addition to the Co-operative Wholesale Society, there are in our country still three other co-operative wholesale concerns which operate in

the field of agricultural co-operation. The "Valio," the co-operative butter export concern, the members of which are 148 co-operative dairies, forwarded in 1908 Finnish butter to the value of £458,768 abroad, chiefly to England. The turnover of the "Valio" gave a net profit of £5,183. The co-operative wholesale concern called "Hunkkija," which has at the present time a membership of 185 co-operative retail societies, 16 agricultural societies, and 25 private persons, sold in 1908 agricultural implements and other necessaries to the value of £125,151, which transaction, owing to the hard times, caused a loss of £376. The Central Money Bank of the Co-operative Funds, which meets the need of credit of small farmers, lent in the course of the year 1908, to 268 co-operative funds, at a small interest, a total sum of £130,682 obtained from the Government. In addition to these agricultural operations, our co-operative movement has also paid attention to the educational importance of co-operation. Thus the co-operative work of cultivation among the members of the co-operative retail societies has received a great impetus through the co-operative districts established in 1908. There are eleven of these districts in our country. At the end of the year 1908 they were joined by 151 co-operative retail societies in all, but the membership of the districts is increasing day by day. The co-operative retail societies belonging to the districts pay 10d. for each member to meet the expenses of the districts. For the purpose of teaching the managers of co-operative retail societies how to discharge their respective duties, a co-operative institute will next autumn commence its operations at Helsinki. This institute has already given instruction so far that in different parts of the country, up till this time in four places, three days' courses have been arranged, the object of which has been to give to the members of administration instruction in discharging their duties. This institute is supported conjointly by all co-operative societies, but chiefly by the Co-operative Wholesale Society.

In addition to the *Pellervo*, a co-operative newspaper edited by the co-operative agricultural society, and the *Yhteishyva*, a newspaper named the *Suomen Osuustoimintalehti* (the Finnish Co-operative Newspaper) has on the initiative of the Pellervo Society and the co-operative societies conjointly commenced to appear from the beginning of this year, the object of which is to give, principally to the leading persons and the managers of the co-operative retail societies and to the members of administration, instruction in practical and theoretical questions. The bad financial year has, however, proved to be a year of great internal development. For this reason we are not discouraged, in spite of the comparatively hard circumstances of the past year, for the bad times have opened the eyes of the co-operators to see the evils existing in their operations, and have induced them to work with fresh ardour to remedy the same. Finally, I beg, on behalf of the Finnish co-operators, to thank our English brethren for their courtesy in sending representatives to our Congress, in April this year, at Kuopio. These visits will assuredly strengthen the friendly ties between the English and Finnish

co-operators, at the same time affording to the latter an opportunity of becoming acquainted with the English co-operative movement and its leading persons. We wish to this movement, and especially to this Congress, the very best success.

FRANCE.

The PRESIDENT: We shall now have a short address from the representative of the Co-operative Union of France, Mons. H. E. Barrault.

Mons. H. E. BARRAULT, speaking in French, said: He came with the salutations of the Co-operative Union and of the French Wholesale Society. They who worked on a hard, ungrateful soil, he said, speaking from a co-operative point of view, had need to regularly come in contact with those who had the good fortune to cultivate more fertile land, whence came the finest fruit in the world. He and his colleagues did not despair of the principles of the Rochdale Pioneers triumphing in France, although at present they were so little understood. That was why so little real progress was made. Still they could sound an optimistic note and not one of despair. The French Co-operative Union, this year, could show an increase in its societies from 380 to 442, an advance of sixty; a result which was all the more remarkable because the majority of the additions were really societies which had formerly held aloof from the Union. As for the French Wholesale Society, they had not to report a great increase in figures so much as great developments. One of the greatest difficulties they were experiencing was the fact that they were serving societies scattered all over the country, some of which were very far away from the headquarters in Paris. However, they had settled their commercial management down in Bordeaux, and this they had put in charge of one of the most devoted and active of co-operators, M. Edward Marty. Paris being situated in the sectional division, a third division has been created in the east at Sallanches, with the help of another well-tried co-operator, M. Favier. Already this arrangement is bringing about considerable results, for certain societies in the Bordeaux division have entered into contracts with the French Wholesale Society for dealing exclusively in all their products. When this new organisation is in full working order in the divisions already existing, and when they have organised two other very necessary divisions, they expect that economic progress in the movement will be made by leaps and bounds. But side by side with this economic work they had another great duty to perform, he said, and one which was not the less indispensable, and that was to ensure the triumph of the Rochdalian principles in the distributive side of their co-operation. They have confidence that, sooner or later, they would succeed; and they were looking to their friends in other countries to sustain them in this struggle.

GERMANY.

The PRESIDENT next introduced the representatives from the German Co-operative Union and the German Co-operative Wholesale Society—Messrs. H. Kaufmann, H. Bastlein, and E. Scherling.

Mr. E. SCHERLING, speaking on behalf of the German Co-operative Wholesale Society, said: For the tenth time in succession I have the honour to-day to appear before you, tendering our German Co-operative Wholesale Society's greetings and best wishes, a privilege which I enjoy especially this year, because just a few weeks ago, on the 29th of April, ten years have elapsed since nine German co-operators embarked in Hamburg, on board the steamer "Liberty" of your Co-operative Wholesale Society, on a tour of information to England, commissioned by the German Co-operative Wholesale Society to study English co-operation. Our trip took us *via* Hull and Goole to Manchester, the seat of your Co-operative Wholesale Society and Co-operative Union, both of which helped us in the kindest way imaginable to attain our purpose, that was, to gain an insight into their model institutions and to become acquainted as well with their magnificent productive works. Thus our voyage has become an event of paramount importance for our entire German wholesale and retail co-operation, for we had not solely come sightseeing, but our chief purpose was to strive to reach in the course of years what you, as leaders in co-operation, had shown us. If we have succeeded in climbing part of the steep road, you may judge for yourselves from the following figures:—In 1898 we had 84 members, total sales of about £280,000, a capital of £7,000, and a net profit of £2,015; whereas in 1908 we had 560 members, total sales of £3,290,000, a capital of £75,000, a reserve fund of £62,500, and a net profit of £27,240. Our society employs to-day 313 persons, and holds warehouses in five of the larger German cities besides. The soap factory, planned years ago, and for which at last, after five years' fruitless fighting, we received the license from the authorities, is being built at a cost of about £50,000, which capital has been paid in by co-operators, and next year the tobacco manufacturing associations are going to be amalgamated to our Co-operative Wholesale Society. A banking department was started on January 1st of this year, and succeeded in trading with 144 members, reaching a turnover for the first quarter of about £550,000. We shall pursue our road pace by pace, mindful of the brilliant example set us by prominent British co-operators. Please accept once more our heartiest greetings and good wishes for the successful working of your present Congress.

Mr. H. KAUFMANN (secretary of the German Co-operative Union) followed and delivered his address in English: I have the honour to present the heartiest greetings and wishes of the Central Union of German Retail Societies to your Congress of 1909. It has become an agreeable habit with the representatives of the "Central Union" to annually accept your kind invitation by sending a delegate to your Congress. The mighty force and greatness of your co-operative movement, and the energy of its progress, is being highly admired by all German co-operators. Every year, when preparing for the journey, we know that we shall have the pleasure to take part in a co-operative meeting in which success is being reported on. It was the success of British co-operation that broke the ice in Germany and

brought about a new co-operative spring. My friend, Mr. Scherling, has already touched on the subject of the famous trip to England by German co-operators. I am sorry that I was not delegated to join these travellers, but I at least had the pleasure of accompanying the delegates on board the Co-operative Wholesale Society's steamer. In 1902, during the International Co-operative Congress in Manchester, I beheld for the first time the colossal importance of the British Co-operative Movement. I visited at that time all your co-operative centres in England and Scotland, and everywhere I was given an insight into your work with the greatest amiability, for which I am still thankful. In 1906 I again visited England for the second time as delegate to your Birmingham Congress. To-day is the third time that I have the honour to be present at your meeting. Inspired with admiration for your movement during the first meetings, we studied some of your special branches of co-operation during the following visits, for not only by the greatness of your work, but especially in many minute details you have become our teachers. This year, besides your banking department, it is your printing houses and convalescent homes that claim our special interest and study. Our Central Union was founded in 1903 by 585 societies with 481,000 individual members. At that time the total sales were £7,400,000, about £600,000 of which amount was for merchandise manufactured in our own co-operative production industries. We employed about six thousand people. We worked with £700,000 of our own and £500,000 of borrowed capital. The net profits were £600,000. On December 31st, 1908, our Central Union consisted of 1,068 societies, whose members amounted to nearly a million individuals. The total turnover was £17,500,000 of which £2,200,000 was for product of our own industry. We employed 15,000 persons. Our retail societies worked with a capital of £1,600,000 of their own and £2,500,000 of outside capital, the most of which was provided by co-operators. The net profit was £1,500,000. This is an enormous progress made in the course of five years, and is due exclusively to the fact that we put our German co-operation on the firm foundation created by the Equitable Pioneers of Rochdale, and that the ideals of Rochdale have become ours. The Central Union has established printing works of their own in their publishing department, employing not less than 120 hands at present. As these printing works are under my general management, it was of special interest to me to again have an opportunity to visit your largest printing works, the Longsight Works of the Co-operative Wholesale Society, and to view its institutions with a practitioner's eye. In 1906 we founded a pension, widows and orphans' fund for the employés and labourers of all societies belonging to our Central Union and to our Wholesale Society. No society is obliged to join this fund, but membership is voluntary. Up to date there joined us in this fund, besides the Co-operative Wholesale Society, 124 societies with 3,600 individual members. The accumulated capital amounts to £37,000. The contribution consists of 6 per cent of the income, 3 per cent of which is to be paid by the individual member and

3 per cent by the society. After five years' membership payments out of the fund may be made, such as invalids, widows and orphans' pensions. Individual members of at least twenty years' membership and sixty-five years of age, are entitled to an old-age pension. The total of invalidity pension, as well as the claims on this fund in general, diminish in accordance with the improvement of the general state of health of our individual members, therefore all employés and labourers of our societies are given annual holidays. Many of these people, however, are not in a position to enjoy a change of air because "the sojourn" in the watering places is too expensive. Therefore we have now taken up the question of erecting holiday homes for our employés and labourers. The necessary means are to be advanced at a low rate of interest by the pension fund of societies which build holiday homes. Besides this, the pension fund is to give financial support to the convalescents. The holiday homes, however, are not for convalescent people or invalids, but for those in need of recreation. Our holiday homes are not identical with your convalescent homes, nevertheless it is of the greatest interest to us to study the methods of your convalescent homes, because they are similar institutions, and because, in time to come, we may be able to establish convalescent homes in addition to our holiday homes. You see, ladies and gentlemen, that we have much to learn from you yet, and that at each step forward which we are about to make, we ask first of all, how our co-operative friends in Great Britain have taken up the matter in hand? I hope that for many years hence we may come to learn from you, because the energy evinced in your co-operative progress will always keep you far ahead of us in co-operative development. The aim of all our endeavours is to reach what you have reached. Every further progress of yours is a spur for us to emulate you. Therefore we receive and study the annual reports of your progress with ever-increasing joy and interest. This friendly and hearty co-operation is at the same time one of the most valuable safeguards of peace and friendship between nations, thus your Congresses are not only brilliant parades of co-operative success, but will also become a valuable and efficient guarantee of universal peace. Therefore in this direction also I wish full success to your Congress by order of, and in the name of, the "Central Union of German Co-operative Retail Societies."

SWEDEN.

The PRESIDENT announced that the next speaker would be Herr K. G. Rosling, representing the Swedish Co-operative Wholesale Society.

Herr K. G. ROSLING (in the Swedish language) spoke his thanks for the hearty invitation given to him to attend that great Congress. The movement in his country, he said, was commenced in 1870, but it was not until the year 1880 that the workers in Sweden really woke up and became co-operators in earnest, basing their operations on the principles which were developed in Rochdale. It was at the end of 1890 that they held their first Congress of the Swedish Co-operative Union, when about thirty retail

societies, mostly consisting of working men, were represented; and in 1899 they had a very large Congress, there being representatives present from all parts of Sweden, on behalf of a total of 20,000 members. The Swedish Co-operative Union by 1909 had grown to 470 societies in membership, representing 65,000 members. In 1904, they started, practically without capital, a Wholesale Co-operative Society, which, four years after—that was last year—had reached a turnover of more than 4,000,000 kroner, which represented in English money, roughly speaking, £200,000, and there was a net profit of 65,000 kroner—about £3,500. A co-operative newspaper was their next venture, in 1903, and it was now published three times a month, and had a circulation of 17,000 copies. And then they had also founded a Women's Guild. But owing to the co-operative agitation, chiefly among the women, "the other side"—the private merchants and tradesmen—began to get their backs up, and then they started to organise on the same lines as the co-operators had done—and that was something that the private traders had never learnt before. However, "the opposition" did not entirely depend upon themselves, but they joined with the manufacturers and the owners of large works, in order that they might, with one single stroke, kill the co-operative societies of Sweden; but they had not succeeded yet. In Sweden, just as everywhere else, that opposition only helped co-operators to gather strength. One other important fact he mentioned, in conclusion, was that Swedish co-operators were getting valuable help in the day schools, where attempts were being made to instil ideas of co-operation into the minds of the children.

SWITZERLAND.

The PRESIDENT next introduced Mr. Ulrich Meyer, the secretary of the Swiss Co-operative Union.

Mr. MEYER, speaking in excellent English, said: I am pleased to be allowed for the second time to have the honour of conveying to you heartiest greetings from the Swiss co-operators. As in all other countries, the number of members of the co-operative societies in ours is constantly increasing, and we number now in our Union 300 societies, representing 186,000 families, which, taking the average of four people for each family, represents more than one-fifth of the total population. Some five years ago, there were 175 societies only, making out 136,700 members, having a purchasing power of two million pounds; whereas this amount in the last year reached the figure of £3,300,000; hence, approximately twice the former. These figures may be of small importance to you, but you must consider that our country has only three-and-a-half million inhabitants, one-twelfth of yours. Then must be further taken into consideration, that besides the Union I have the honour of representing, there is another, somewhat older, consisting exclusively of agricultural societies, but which all deal in articles of every-day consumption. We have been of late at feud with the leaders of this union and bitterly attacked by them; they accuse us of collectivism, and warn the peasants not to have anything to

do with our societies. But, being, on the other hand, accused by others of being a highly *reactionary* society, the good sense of people infers that the path we follow is certainly the right one, and they join us, whether they be workmen, officials, peasants, or artisans. We owe this success principally to our co-operative popular papers, which, organised on the model of your *Wheatseaf*, boasts of a very large circulation (150,000), so that 75 per cent of the members receive regularly by post at their homes one of our papers. Owing to the difference in the country's languages, we have been compelled to start, besides our official paper, three popular papers, one in German, one in French, and one in Italian, which, of course, not only increases the labour, but likewise the expenses. These three papers, and the official weekly gazette of our Union also, are edited by the secretaries of the Union. Thus armed, we are in a position not to give too great importance to our adversaries' attacks in the daily press; we get forward on the path shown to us so gloriously by our British friends, on, towards reaching an *equitable* economical system. May your Congress bring us one step further on the road of fraternisation of the different classes in any country, and of the nations here represented.

UNITED STATES OF AMERICA.

The PRESIDENT then called upon Dr. J. T. Tuohy, of U.S.A., who had come over specially to attend the Congress and study the British co-operative movement.

Rev. Dr. JOHN T. TUOHY (of St. Louis, U.S.A.) was given a specially warm welcome. He said that he had been acquainted with the co-operative movement for many years, but now he had come over to England to meet it face to face. In the city of Chicago he had the pleasure of meeting with a deputation from the Wholesale Society, and of presiding over a conference between them and several representatives of the Farmers' Union of the United States. The one fact which had been impressed upon him very forcibly, he said, was that the co-operative movement of Great Britain had for its platform the cause of humanity. They had with them that night representatives from various countries in Europe, and that fact made him realise that co-operation had in it the power which would enable them to speak in a language that they would all understand. They needed no interpreters—co-operation stood for the brotherhood of man the wide world over. The co-operative movement in the United States was represented by two or three great organisations which were acting in co-operation for the equitable distribution of the fruits of their toil and labour. They wanted to get the best of prices for the producer, and, at the same time, they desired to be fair to the consumer. The doctrine of co-operation, he proceeded, could be taught from the university, rostrum, or pulpit, because it was the same doctrine which Moses preached when he handed down the law on Mount Sinai. The two great organisations in the United States were the American Society and Equity and the Farmers' Educational Co-operative Union, and he proceeded to describe how the former won a great victory

over a trust which, for voracity, could be exceeded only by the Standard Oil Company. They had now formed the International Equity Exchange, and he and others were gradually inoculating it with the right principles of co-operation. There was yet a wide field in the United States for the development of co-operation, and he hoped that the knowledge of co-operation which he would take back with him would be of material assistance to them in their work.

The PRESIDENT: In concluding this meeting, may I say that we are most anxious you should not forget what is behind this interesting gathering. We have brought you together, not to hear men try to speak our difficult language, but to make you feel that our co-operative movement has here and now set up another milestone on the way to universal peace. I thank, in your name, the gentlemen who have come to us from other countries. I wish that their efforts may be successful. I hope they will recognize that our movement has for its motto the union of hearts, a better sense of brotherhood, and the conception of a universal fatherland.





SECOND DAY OF CONGRESS.



Tuesday, June 1st, 1909.



MORNING SITTING.

The delegates reassembled on Tuesday morning at ten o'clock. The President (Mr. W. R. Rae) in the chair.

REPORT OF THE PARLIAMENTARY COMMITTEE.

(See Report 20, page 77.)

INCOME TAX AND STAMP DUTIES.

Mr. J. SHARPLES (Blackburn Industrial) drew attention to the question of income tax, and said he did so because it was one of the commonest forms of attack by private traders against the co-operative movement. He read in a newspaper that the traders of a certain town, instead of coming out into the open, had gone to the Chamber of Commerce in order that pressure might be brought upon the Government with the object of taxing co-operative profits and treating the movement as a whole as a monopoly. In the report it was stated that co-operators did not pay income tax. He did not agree with that statement, and said co-operators were the only working men who did pay income tax and could not have it back. Every co-operative society in the country had to pay what was known as the property tax, but a private trader, whose income did not come up to £160, could get any tax on his shop

refunded. Again, if a private trader retired, and built a row of houses, and his income did not exceed £160, he would not have to pay cottage property tax. But it did not matter how much cottage property co-operative societies had they would have to pay the tax, and would not get a rebate. He wished to emphasise the fact that co-operators enjoyed no privilege with respect to the income tax. They were aware of the duties of citizens, and were prepared to pay what the country demanded in the way of taxes as loyally as any other section of the community. The only exemption they enjoyed was a common exemption, and that was that any man whose income was below £160 should not be, and ought not to be, called upon to pay income tax.

Mr. W. BENTLEY (Bolton) inquired whether the Parliamentary Committee were taking any action with regard to the increase in the stamp duties mentioned in the Budget this year. Co-operative societies were going in for house building very largely, and he was of opinion that the increased duties, which were double in amount, would be a great blow to the societies in respect to their cottage building department. It was also proposed in the Budget to double the mortgage stamp duty. Under the circumstances, he suggested that the Parliamentary Committee should send a deputation to the Chancellor of the Exchequer with a view to the duties remaining as they were, although a man who was prepared to pay £500 for a house might be able to bear the increased duty put forward by the Chancellor of the Exchequer.

The PRESIDENT said he did not think the Parliamentary Committee would consider the suggestion. They might not be in agreement with the Chancellor of the Exchequer, but, like other people, we must be prepared to pay any increased duties approved by the country.

Mr. J. PRYOR (Tavistock) called the attention of the Parliamentary Committee to the fact that in the South-West of England there were several small societies having property the total profit of which only reached three figures, yet they did not get remission of the tax. He suggested that the committee should ascertain if there were other societies in a similar position so that action might be taken to relieve them.

The PRESIDENT: It is a general thing. We are all in the same position.

TRUCK ACTS AND SELECTION OF EMPLOYEES.

Mr. J. JARMAN (Warrington), referring to remarks made at the Congress on the Monday, said he did not want the impression to go forth that co-operative societies were only in favour of employing members or children of members. We asked private traders to employ the children of co-operators, and what we wanted other people to do we should be prepared to do ourselves. We should not make a condition of service in our societies that the applicants for positions should be members or children of members.

Mr. J. W. MACKAY (Cleator Moor) urged that the employés of the movement should be the children of members. This was the practice in their society. People who would laugh the movement to scorn were the very

people who most wanted their children in the co-operative stores, and he held that co-operators should put their children into their stores rather than the children of those who ridiculed the movement.

Mr. J. N. KERR (Throckley) disagreed with the view expressed by Mr. Mackay. Co-operators felt pained, he said, when their children employed by private traders were told that there was no more employment. If they did feel pained under these circumstances they should extend to those trading on private lines the same consideration that they expected. They had heard much about "efficiency" the other day; we wanted the best talent possible in the service of the movement to begin with, and the better the talent at the beginning the more efficient the service would be later. By accepting employes from all classes we should be doing the best for the movement. He objected to the narrow way in which this thing had been referred to. It was something like "boycotting," in which co-operators did not believe.

A DELEGATE rose to continue the subject, but the President declined to allow the discussion to proceed. This aspect of the matter, he said, had really nothing to do with the Truck Act.

Mr. D. FLEMING (Chatham) inquired if it would be an infringement of the Truck Act, in advertising a vacant situation, to state that only members of the families of co-operators would be eligible?

The PRESIDENT: You had better send that question up to the Parliamentary Committee.

PROPORTIONAL REPRESENTATION.

Mr. S. BUTLER (Midland Section) proposed the following resolution:—
That the question of "proportional representation," referred to in the report of the Parliamentary Committee, be recommended for discussion at sectional and district conferences, and also at societies' meetings, and that the statement prepared by the Proportional Representation Society in explanation of the scheme be sent out to the sections and societies.

The Parliamentary Committee had presented something which they thought might be instructive to co-operators. Co-operators were banned as a body from the house of representatives, and if that measure for proportional representation could be made applicable to the electoral system it might make a difference in some of the constituencies. They thought, at least, that the subject was worthy of the consideration of the conferences.

Mr. ANEURIN WILLIAMS (International Alliance) seconded the resolution. If this were a matter of party politics it would be hopelessly out of place. There were questions, however, with which we had dealt, which were not party questions, such as Canadian cattle and the tax on corn, with which Congress was concerned some years ago. This question of proportional representation was in no sense a party question, because it was supported by people of all political parties, and was not supported by any party as a party,

and it had never been opposed by any party as a party. He believed that the desire so often expressed for the representation of co-operators on public bodies would never be adequately carried out until this principle of proportional representation was adopted. It was simply an attempt to do justice to all parties and all opinions. It was exceedingly difficult for a co-operator to get returned to Parliament, an immense number of people would vote against him because he was a co-operator. The same thing applied to local bodies. This was an injustice to the co-operative movement. The imperfection of our present system of single member constituencies went beyond this, because the people struggled not merely for personal representation, but to prevent other opinions being represented. In Switzerland they had a different system, they had large constituencies, and when the votes were added up and it was known how many were in favour of certain opinions the seats were apportioned amongst the representatives of those opinions in strict justice according to the number of people professing those opinions. He asked the societies to give careful attention to the papers circulated by the Proportional Representation Society, and he thought the members would come to the conclusion that they embodied a principle of justice which was particularly applicable to the needs of the co-operative movement.

Mr. J. KING (Stratford) had suspected that the resolution savoured of a political character, and the speech of the mover confirmed it. If he were simply a co-operator he should support the resolution, but he was a bit of a cosmopolitan. While he was anxious for the progress of co-operation, he was also a politician, a Radical of the first water, but he did not ask Congress to pass Radical resolutions. If Parliamentary candidates were fools enough to run as co-operators only they would get defeated, and it would serve them right, because they ought to have more sense.

The PRESIDENT: You are scarcely keeping to the point. We are not discussing the kind of representative we are to elect, we are discussing whether or not we shall ask our districts to discuss this system of voting.

Mr. J. KING pleaded for a logical discussion of the question, and that time should not be wasted in passing resolutions if they were not carried out. He saw danger, and asked the delegates to hesitate.

Mr. G. C. KINGSCOTT (Twerton-on-Avon) said Mr. King had evidently not studied the principle of proportional representation. He had studied the matter closely and it was one of the finest improvements of the electoral system. The matter was not difficult to understand. The elections in co-operative societies would be much more satisfactory if this system were adopted.

Mr. J. SHEPHERD (Woolwich) opposed the motion, because it introduced party politics. As co-operators we had nothing to do with the dirty work of party political action, which always caused dissension. The object was to divide voters so that they could not work unitedly. There would be difficulty in working the system. Co-operators wanted to keep their conscience

clear. We are the strongest section in the community and ought to have the courage and power to run our own representative. ("Vote.")

The PRESIDENT: After the next speaker I will test it.

Mr. A. MARTYN (Newbottle) supported the resolution on the ground that the proposal would secure the representation of every considerable section of voters. In the county of Durham sixteen representatives were returned by 64,000 voters, while 54,000 voters on the other side did not secure a single representative. In Northumberland it was nearly the same. This was wrong. Similar things occurred in the co-operative movement. In his society one man was returned with 240 votes, while another secured his election with only 80 votes. Proportional representation had been adopted in many places and had worked well. It was the right system of election, as no man would be elected without a real majority, and the unsuccessful would not have enough votes to return one man.

Mr. A. WILLIAMS was called upon to reply.

Mr. T. KILLON (Co-operative Wholesale Society) objected.

The PRESIDENT: If there is the slightest objection we must come back to the strict law.

Mr. S. BUTLER, in reply, said he had no feeling in this matter. He was astonished that a "Radical of the first water" should refuse to accept what he wanted, and also astonished at what was said by the delegate from Woolwich. It was not a political question, and there was no party purpose in promoting it. He asked the delegates to accept the resolution and talk about it at home.

The PRESIDENT: It is only fair to Mr. Williams to say that it was not his suggestion that he should reply.

The voting was taken first by the voice, when the shouts of "Aye" and "No" seemed equally loud. Delegates were then asked to hold up their cards.

The PRESIDENT: The resolution is carried by a very large majority.

BUTCHERS' BOYCOTT AT GLASGOW.

The PRESIDENT: There is another matter which concerns the Parliamentary Committee that we must deal with. Recently, something has occurred in Glasgow which is of prime importance, and the Parliamentary Committee, knowing they will have your sympathy and support, have brought forward a resolution dealing with this matter. It will be moved by Mr. P. Glasse (Scottish Co-operative Wholesale Society). The resolution was:—

This Congress of the co-operators of Great Britain and Ireland has heard with much regret of the action of the Town Council of Glasgow in rescinding the by-law regulating auction sales at the city's cattle markets, thereby creating a distinct injustice, specially directed against the members of co-operative societies in the city, and expresses its sympathy with the co-operators of Glasgow and urges them to make strenuous efforts to have this decision

reversed, in order that the rights of co-operators in Glasgow will be restored, and to prevent similar tactics being resorted to in other quarters; and, further, expresses the hope that the Secretary for Scotland will cause an inquiry to be made into the action of the Glasgow Town Council and its effect upon the rights of ratepayers and co-operators generally; and that a copy of this resolution be forwarded to the Glasgow Town Council and the Secretary for Scotland.

Mr. P. GLASSE (Scottish Co-operative Wholesale Society), who moved the resolution, said he was ashamed to have to come from Scotland to move such a resolution. He thought the Standing Orders Committee had shown great wisdom in allowing a few moments to be taken up with this question, which had arisen out of the boycott of twelve years ago. The market referred to had been erected at the expense of the ratepayers of Glasgow. It had cost £80,000, had only been opened very recently, and was only on a ten years' lease. The butchers' boycott affected 70,000 co-operators in Glasgow, fully a quarter of the population being concerned. On account of the indifference of co-operators in Glasgow, who were the best ratepayers in the city, they were entirely ignored. The situation there had come about by the organisation of the butchers, and the committee which controlled the markets had a majority of butchers on that committee. It was appalling that so many co-operators should allow the butchers to take the control and management of their business. This matter had a far-reaching effect. We might talk of our millions and our power, but here, in the second city of the Empire, co-operators, through their disorganisation, had allowed the butchers to take away all their power and all their rights. They had heard something that morning about party politics, but the difficulties they would have in the near future would compel co-operators ultimately to enter into politics. He was sure that the Congress would sympathise with the people of Glasgow and encourage them to go on with the fight against these obstructive methods. If the co-operators of Glasgow were worth their salt they would this year turn out the eleven retiring members of the Corporation who voted for the abolition of these by-laws.

Mr. H. J. A. WILKINS (Co-operative Wholesale Society) did not think there would be two opinions on this subject. The treatment of co-operators in Glasgow was most scandalous. If co-operators were wise they would take warning; what happened in Glasgow might occur elsewhere. We do not ask for any privilege, but we demand equitable treatment.

Mr. E. O. GREENING (Agricultural and Horticultural) supported the resolution thoroughly. The public markets of Glasgow were created and sustained by the rates of the whole population; a ring of private tradesmen monopolised the market and refused the bids of co-operators. They had been coerced and juggled into denying our rights. He would expend every penny of our £100,000 defence fund before he would allow the co-operators of Glasgow to be kept under this stigma. In Covent Garden fruit market

the Hebrews had every stall except one. If this boycotting were not resisted we should be having Christian bids refused. We ask no favour, but demand justice for the rights of the people of Glasgow.

Mr. E. F. ADAMS (Kidderminster) said that as the private traders had captured the City Council of Glasgow, co-operators should recapture the Council. They could settle the matter without outside help.

The resolution was adopted unanimously.

REPORT OF JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

DISMISSAL OF AN EMPLOYEE.

Mr. W. HOGG (Jarrow) asked if the Joint Committee was perfectly satisfied that the employé of the Newcastle Society, who was dismissed, had not been victimised. It looked as though there had been a little misunderstanding.

Mr. G. J. WILKINSON (Compstall) defended the rights of employés. Committees should not stand too much upon their dignity. If the Newcastle Society had consented to meet the A.U.C.E. deputation the misunderstanding might have been cleared up.

The GENERAL SECRETARY: As a member of the Joint Committee I submit that Congress is no place in which to wash our dirty linen. We have made our report on the evidence before us, and on the information we were able to obtain. If that report is not satisfactory to either party, and if the A.U.C.E. appeal again to the committee the matter will be reconsidered and dealt with afresh. Congress is not the place to discuss disputes of this kind. If the report is unsatisfactory you can refer it back.

Mr. W. CLARKE (Working Men's Club Union) wished to propose a motion.

The PRESIDENT: I cannot accept a motion from a third party referring it back, it must come from one of the contesting parties. Better leave it as it stands, and let the interested parties approach the committee if they desire.

A DELEGATE asked if either party had appealed against the report?

The GENERAL SECRETARY: Not since this report was issued.

A DELEGATE: They have had more than a month in which to appeal.

The PRESIDENT: Do you accept this report? ("Agreed.")

REPORT OF THE COMMITTEE ON CREDIT TRADING.

CREDIT.

Mr. S. REDFERN (Midland Section), in reference to the report on Credit Trading, said he had protested for twenty years against the system of credit, and began to think it was a forlorn hope. The Deputy-Mayor of Newcastle congratulated co-operators on having taught private traders to do business on the ready-money system. That was not the fact. He was not satisfied with the work done during the past year by the Anti-credit Committee.

Beyond collecting statistics, which were not very reliable, they had done next to nothing to stem the torrent of credit in the co-operative movement. There was not a penny owing in his society last quarter; the same was possible everywhere. Did any of the delegates have credit? He gave the Women's Guild praise for calling attention to the evils of the credit system.

Mr. J. KING (Stratford) said that this question was one of the greatest importance, and he thought that it could not, under any circumstances, be defended by the co-operative movement. The co-operator who would hold up his hand in favour of credit ought to be sent to the British Museum.

A DELEGATE protested against such language.

The PRESIDENT: Mr. King has brought the trouble upon himself.

Mr. KING repeated that credit could not be defended. Stratford Society had a turnover of £500,000 and no credit. Some co-operators got goods without intending to pay for them. (Interruption.)

The PRESIDENT: If there is anything you object to do not copy it.

Mr. J. WELSH (St. Cuthbert's) denied that the system complained of was credit—it was a form of trading on one's capital.

The PRESIDENT: You are drifting away from the report. Keep to the point.

Mr. W. HAIGH (Warrington) contended that the credit system was not consistent with the principles of co-operation, and ought to be abolished. His society had 9,000 members, and he did not think they had a single pound owing.

Mrs. M. A. GASSON (Southern Section) said she wished to say, on behalf of Miss Spooner (the Secretary of the Credit Committee), that societies were awakening to the danger of the credit system. Miss Spooner felt that next year they would realise and appreciate the help that the committee was giving to societies, and she was anxious that societies would permit her to arrange for members of the committee to discuss the question of credit with them. The committee wanted to see societies above reproach, and they wanted the help of all co-operators to kill this system of credit, which, in its time, had killed some of the societies in the movement.

Mr. S. HORE (New Brompton) said the committee had done considerable good. Their committee accepted the offer of Miss Spooner, with the result that the rules were altered so that one department at a time was placed on a cash basis, with the intention of eventually abolishing credit altogether.

The report was adopted unanimously.

HONORARY MEMBERS.

The PRESIDENT: I have pleasure in moving that the Congress approve the list of proposed honorary members named in the Report. We are not like the House of Lords. Our honorary members are not such by accident or privilege, but from long service and merit. ("Agreed.")

REPORTS OF THE SECTIONS.

The reports of the sections were next considered. Questions were asked and some objections raised.

The PRESIDENT: Congress cannot deal with matters that concern the sections until the points are referred to the Central Board.

RECEIPTS AND EXPENDITURE.

The PRESIDENT: I wish the receipts were bigger. There is plenty of room for improvement as regards some of the sections.

Mr. J. KING (Stratford) said that when societies were convinced that more money was wanted by the Union there would be no difficulty in getting it. There was grumbling on the part of some people about the way that the money was used by the Union, and they were, therefore, a little reluctant to subscribe. There were too many separate appeals made by the Union for subscriptions. He submitted that the means by which the funds were obtained should be reorganised. They ought to have some "statesman" at the head of the Finance Committee to put the question of subscriptions on a proper basis. Stratford did not get ten shillings back of the £40 subscribed by that society.

Mr. E. PROCTOR (Moorside, Swinton) inquired the reason for a decrease in the subscriptions from the Southern Section to the funds of the Union. Was it amalgamation of the societies?

Mr. A. W. GOLIGHTLY (Southern Section) replied in the affirmative.

Mr. J. N. KERR (Throckley) said they were continually told by the large societies that they only contributed to the funds of the Union, on account of the legal support which the Union could and did render the smaller societies, but he saw from the report that the amount paid by the Union for legal advice for last year was only £226, and he considered the smallness of the sum knocked the argument out of the statements made by the larger societies. He was of opinion that large and small societies should pay on an equal basis of so much per member. That principle obtained in the trade union movement, and he thought it should also obtain in the co-operative movement.

Mr. J. GREEN (Netherfield) supported these views, and said adoption of the proposals would render continual appeals to societies for money unnecessary.

Mr. J. C. GRAY (General Secretary) said the subject of subscriptions by societies had been fairly well considered by the United Board during the past year. Although the Board might be inclined to make alterations on the lines suggested, they were of opinion that it would be inadvisable to bring forward any proposal to this effect at the present time. They wanted to have the views of more societies than they had at the moment. He would like to ask the delegates who had spoken whether they could guarantee that their societies would give practical effect to their views? Any increase might be a serious matter for some of the larger societies. At the present time the subscription

was at the rate of twopence per member up to a membership of 1,000, but no society was compelled to pay more than £8. 6s. 8d. to the funds of the Union. Societies which did pay more than the sum named did so voluntarily. If every society in the Union paid 1½d. per member the subscriptions would amount to £11,930 per annum; and if they could get every society in the country affiliated with the Union, and they paid at the rate of 1½d. per member, the subscriptions would amount to over £12,000. Mr. Gray added, I have no doubt the Union could well use that amount, but it means that a considerable increase would be required in the contributions from the larger societies. A society contributing £40 to-day would be required to pay £93 under the new scale. A society contributing £100 would be required to contribute £182 per annum; a society contributing £120 would be required to contribute £258. That is a serious consideration for the Central and United Board to take into account. If these larger societies would not follow the lead in this matter and we lost them to the co-operative movement it would be a most serious matter. We would rather have the help of these societies on the present basis of subscription than run the risk of losing them. We are going to ask the sections to consult the societies and ask them how far they will be prepared to follow this line of action if it should be taken.

The PRESIDENT: I think, after that explanation from Mr. Gray, you can safely pass on.

THE MINIMUM WAGE.

Mr. A. W. GOLIGHTLY (Southern Section) moved—

That the scale of wages, as set forth in the report of the sub-committee on "Minimum Wage" and submitted to the Newport Congress, having been discussed in the various sections of the Union during the past year, and having been received with general approval, is now adopted by the Congress as the basis for the minimum wage to be paid to co-operative employés, and hereby recommends all societies to adopt the said scale as their minimum in fixing the wages of their employés.

This resolution was the result of three years' difficult negotiation. The original resolution sent to Preston Congress by a society in the Southern Section was adopted unanimously and received the blessing of the President, Mr. Lander, who feared it would prove only a pious resolution. At Newport Congress the resolution was passed almost unanimously and received the blessing of Mr. Allen, the President, who suggested that the hours of labour should be shortened. One of the largest societies—which ought to have made its protest in the section before coming to the Congress—had made no protest at all. This had reference to the amendment to be submitted by Woolwich. That made them look far worse before those who were trying to do their best for labour than if they had never touched the matter at all. If this amendment were to be passed he would be heartily sorry that he had

touched the subject. There was a public outside that we could not afford to ignore, especially after the glowing oration they had heard yesterday laying down two emphatic lines—one, Lloyd George's pronouncement that the maldistribution of wealth was the cause of the great amount of poverty, and another dealing with sweating and sweaters' dens. Government was appealed to in the resolution, and he expected and hoped that a law would be passed which would put an end to sweating. He was told that there were difficulties, but he did not draw back a single inch. He was a co-operative employé, and our employés had access to their committees to ventilate their grievances. Twenty-four shillings per week was not a princely wage, and he feared they fixed the minimum too low. If they were going to make materialism or dividend their god let them deal with this materially, but they could not do that. Co-operators always pointed out from platforms that there was a moral side to the movement. He would not admit that the brains which had brought the movement to be the envy and pride of Britain could not get over this difficulty. Whatever might be said against the minimum wage, because of the human tendency to level "down," instead of levelling "up"—because some made the minimum the maximum—the minimum had done two things, it had raised the general level of life and labour, and it had raised a certain standard of efficiency wherever it had been long enough in existence. He admitted that there was a difficulty in the fact that the enormous volume of young labour brought down the wages of adults. Equal labour, it was said, ought to receive equal pay. It was of little use fixing a minimum for adults if juveniles were employed to do their work. They had adopted the minimum wage in nearly every department of the Stratford Society. There was a difference between labour in factory and store; in the store there was responsibility about cash.

Mr. F. GOODWIN (Grays) seconded the resolution and asked what was the wage of 24s. per week to a man of twenty-one years. A committee, in engaging an assistant, wanted a man of intelligence, of respectability, of good appearance, and with good clothes. There were 70,000 employés in the movement, 27,000 of whom were members of the A.U.C.E., and it might be that opposition to the minimum wage would have the effect of rousing the employés up and down the country to see that they must combine for their own good.

Mr. T. G. ARNOLD (Woolwich) moved an amendment as follows:—

To omit all words after "That," in line 1, and to substitute: "The question of recommending a minimum wage to be paid to co-operative employés be adjourned till the next Congress, and that an amended recommendation be then submitted, which shall provide for minimum rates to be paid to young persons at the time of entry into service with a co-operative society and upon reaching the age of twenty-one years, leaving each society to fix progressive rates payable up to the age of twenty-one years, which may be governed by the special circumstances of the employment, qualifications, or physical fitness of the employé."

He said that if anything were needed to justify this amendment it was the admission made by Mr. Golightly as to the weakness of his resolution and its impracticability. The amendment did not propose to tamper with the principle of the minimum wage in the least. It was impossible to fix a rate of wages of 24s. for every society, for different districts had different wants and different influences and conditions at work. If they wished to pass a resolution which would compel the respect of outsiders and of their societies they must have something practical, but the one before them ignored all economic and other aspects. How would it affect young persons? It was generally the practice for all to be started at the same wage, but was it reasonable, he asked, that a person of sixteen or seventeen years of age should be getting 10s. a week, exactly the same as another one of fourteen years who was doing identically the same work? But that was what the resolution provided for, the same wages for the same work. The sum of 24s. a week, he maintained, was too low in some districts, just as it might be too high in others. If 24s. a week was to be regarded as the ideal it was too low. He reminded them that in agricultural districts, like Wiltshire, Dorsetshire, and Somersetshire, there were workers, even mechanics, not getting more than that rate. He said, therefore, that as a minimum 24s. a week was too high as compared with conditions in other districts. Co-operation was subjected to the same commercial laws as private firms. What they had to strive for was not so much a minimum wage, but that the wages generally throughout the country should be increased.

Mr. F. LOCKYEAR (Woolwich), in seconding the amendment, said Mr. Golightly "bubbled over with joy" in introducing his resolution, and then apologised because his scheme was inadequate. It seemed to him that Mr. Golightly had been converted during the last day or two. No society in the movement would carry out that resolution. Each society should be the best authority as to the local conditions obtaining, and those in the locality really were the best judges of what should be the wages, knowing all the various local influences and peculiarities. It was impossible to lay down what all societies should pay. The usual conditions in London drapery and millinery establishments was to take on young girls, and then, after a year or two, they had to make way for others, but in the Woolwich Society they started such girls on a wage, and did not turn them adrift to make room for somebody else when they got older, but were looked after. Moreover, every six months the committee considered the wages of their employés, and their qualifications, character, &c., therefore, they were one ahead of the suggestion made by his friend, Mr. Golightly. And then, again, they paid to their assistants a minimum of 30s. a week, and a week's holiday a year, so he thought that they in Woolwich were model employers. Woolwich, in fact, led the way in all things.

The Congress adjourned for luncheon at 12-30.

with a small society, and for a number of years they had paid above the minimum. He found fault with the wages offered for female labour. Equal wages ought to be paid for equal work. We should have to educate our members.

Mr. W. MILLERCHIP (Midland Section) supported the resolution, the two main objections to which were on the ground of juvenile labour and that poor societies could not afford to pay 24s. a week. At the Trades Union Congress, the great objection that was raised to the co-operative movement was that ideal conditions of employment were not recognised, and that a high standard of wages was not paid. Juveniles with such small wages had to live upon their parents. In one department of the Wholesale Society this injustice had been obviated.

Mr. R. S. PEARCE (Southampton) said he came from the society which had the honour of formulating this scheme for consideration. Local circumstances influenced them greatly in proposing this scheme. They saw that men and girls in their employ were underpaid, and, in accordance with the golden rule to do unto others as we would have them do unto us, they felt that justice required payment of a minimum wage to employés. A circumstance that influenced him greatly was the case of an orphan girl who had been in their employ several years, who said she would be obliged to leave because she could not keep herself on 14s. a week. He advised her not to leave, and promised that her remuneration should be considered. It was only right that those who helped to make profit should have the first share of it. Since they had adopted the wage scheme in its entirety, in five years their wages bill had been doubled, their takings had been proportionately increased, and they had had much better service.

Mr. W. LANDER (Co-operative Wholesale Society) said he did not retract any of the sentiments he expressed on this subject when he had the honour to occupy the presidential chair, he still believed in them firmly, and repeated that whatever we did should be practical. He was getting tired of these resolutions being passed and then being relegated to the waste-paper basket. It would be a good thing for capital and labour if all trades were well organised and a minimum wage fixed. He was coming to the conclusion that there was no way of doing this except by legislation and the establishment of wages boards, on which workmen should be fully represented. Twenty-four shillings per week was not enough, but he objected to the scale that was proposed in the resolution. In regard to production, he wanted to point out that the scale could not be made uniform with anything like justice and equity. The point was that, whilst they would set up a standard on the productive side of the movement, beyond that set up by some trade-unionists, they were, by their unco-operative actions, supporting firms that would not adopt such a standard. What was the use of passing resolutions and then buying goods from firms that paid as much as 30 per cent less in rates of wages. He knew a firm that worked 59 hours and paid 18s. In co-operative production employés worked 53 hours and received 24s. The 59 hours firm got the trade

and our mill stood still. We must look at the matter fairly. We desire to bring wages to a maximum and uplift labour. Before establishing a scale of wages there should be some consultation between trades covered by unions and our productive works, and when a scale was fixed he asked the delegates and members not to let their pockets overrun their enthusiasm at Congress through making big dividends that rendered the improvement impossible.

Mr. R. BELL, M.P. (Co-operative Printing Society) supported the resolution. If any society ought to approve the resolution it was Woolwich. From no centre had members of Parliament been more troubled with applications to support the minimum wage for Government servants than from Woolwich. They received scores of circulars and deputations asking for a weekly minimum wage of 50s., which was not too much. He was not satisfied with the proposed scale, but it was a basis for future elevation and would not prevent societies paying a higher rate if they could afford it. Their 48 hours and minimum wage was higher than this scale, and it was not their intention to reduce it. Co-operators ought to set an example to other employers. Many people looked to the State to do things for them. We could do many things for ourselves, and should not expect Parliament to be a wet nurse for everybody and everything. Let co-operators become model employers.

Mr. J. H. JONES (Eccles) was in sympathy with the resolution, but saw some danger in it. Twenty-four shillings was too low and only equal to 20s. in the South. He was surprised at the attitude of Mr. Golightly. The difficulty was in fixing a uniform scale, because rates of payment differed according to districts and trades.

The PRESIDENT: Are you in favour of closing the discussion? ("Aye.")

Mr. A. W. GOLIGHTLY, in reply, said this was the "third time of asking" if Congress knew "any just cause or impediment" to the union of labour with a living wage. There was not much to reply to. A question of some importance was raised by Bolton last year, namely, that different districts had different labour conditions, and therefore the same rates were not equally applicable to all parts of our great co-operative commonwealth. In Somerset and Dorset, and where Joseph Arch was remembered, there were no supporters of low wages. It was men's low estimation of themselves, their depreciation of their value in the State, that was the cause of their low position in life. When people regarded themselves as the "lower orders" they would have to suffer low conditions. Agricultural labourers should value themselves adequately. He could not do the work of an agricultural labourer, then why should we belittle him? He agreed with Mr. Lander that there was a difficulty in assimilating labour in factory and store, but if they accepted the amendment they would kill the spirit of the evil thing. He did not ask that the scheme should be adopted at the risk of dividend. What he desired was a basis for the betterment of wages, so that we could gradually raise the standard of payment and give labour its just reward.

The votes having been taken, the PRESIDENT said the resolution is carried by a very large majority.

OVERLAPPING AND AMALGAMATION.

(See Report 36, pages 104 and 105.)

Mr. E. BOOTH (North-Western Section) moved the following resolution :—

That the suggestions contained in the report of the Central Board, relating to the evils of overlapping and the means to be taken by the boards of the Co-operative Union for the prevention and removal of such evils in connection with all or any of the societies which are affiliated to the Union, be referred to the sectional and district conferences for discussion during the ensuing year, and that each conference be requested to pass a resolution stating whether they are willing, on behalf of the societies constituting their conferences, to adopt and be governed by the conditions set forth in the said suggestions, so far as relates to the power of arbitration to be given to the Co-operative Union and its boards, and also in regard to the binding effect of such decisions as may be given.

Nearly every section had been harassed and worried constantly by overlapping, and the general progress of co-operation had been hindered by the evil which it was sought to correct with that resolution. Many societies were looking forward to an expression of opinion from that Congress as to what to do in regard to this disease—perhaps the darkest spot on the movement as a whole. The resolution did not seek to interfere with the individual working of any society, but simply to be a guide to them to go in the right direction, the results of which would be the benefit of all. The scheme simply provided for a tribunal to which societies could take disputed cases. If this could not be done in the first stage, it could be taken to the sectional board, so as to try to arrive at the correct estimate of the position and give wise advice; and if, after the sectional board had done their best, and one of the aggrieved parties still was not satisfied, the matter could be referred further to the United Board, who should have power to appoint a special committee. If they then failed to bring conviction home, there remained the last resource, the Congress, our highest tribunal, which had power to enforce discipline and obedience to the laws of the movement upon any society that refused to be bound by reason, justice, and propriety. The method of action proposed was as follows :—The scheme would go before sectional conferences throughout the country for discussion and decision; the results would be tabulated and laid before Congress next year. He hoped the delegates would vote unanimously for the resolution and free co-operation from the great evil of overlapping, which was a menace to the movement.

Mr. H. CLARK (Leicester District) : Will the productive side of the movement be subject to the same tribunal?

The PRESIDENT : The General Secretary tells me he had only distribution in his mind when writing this report.

The GENERAL SECRETARY : It is quite enough to deal with distribution at present.

Mr. H. CLARK (Leicester District) seconded the resolution. For years he had deplored the evils of overlapping. Before we set other people's houses in order we ought to take care of our own. He was president of a co-operative printing society, founded about fifteen years ago by co-operators and trade-unionists; to their surprise and alarm last week they received a circular from the great Co-operative Wholesale Society asking for trade on their own doorstep. Was that overlapping?

Mr. H. G. BALDOCK (Gateshead) remarked that undoubtedly overlapping was one of the most important and difficult questions perplexing the movement at the present time. It was necessary, he urged, that not only the members of the committees, but the rank and file of the movement, should be educated on this matter. The solution of the overlapping problem, he argued, would help to do away with the other great evil of credit trading. He admitted there was difficulty in dealing with overlapping and drawing lines of demarcation. It was deplorable to see three or four societies in a small district in the North of England entailing unnecessary expense.

Mr. J. MANSFIELD (Bishop Auckland) said he had a particular feeling on this matter, because it would compel his society to withdraw from the Union. Oh, that was so, if the principle of demarcation was accepted. Who was going to make this line of demarcation? Was his society to be considered guilty of overlapping when they had worked single-handed, supplied people miles around, and had opened branches up and down?

The PRESIDENT: We are getting upon dangerous ground. We must have a little less local experience and more attention to the subject, which is, shall we discuss these things at conference or no, not are we righteous or sinners.

Mr. MANSFIELD: I do not say we are sinners. We do not take anyone into our society who belongs to another society. We are moral, that is more than some societies can say.

The PRESIDENT: Keep to the resolution.

Mr. MANSFIELD continued speaking, but could not be heard for the laughter he caused.

The PRESIDENT: I hope you will understand that we in the North know that Mr. Mansfield is passionately fond of his own society, and a sterling good fellow.

Mr. J. KING (Stratford) pleaded that this question was worthy of the most serious consideration. The suggestion of the scheme was that overlapping societies should meet and attempt to come to some arrangement, and he did not think that there was anything impossible in that. Stratford and Woolwich came to an arrangement over a cup of tea. They entered into a perfectly voluntary agreement, fixing the line of demarcation, and this, signed and sealed, was now in the archives, "a model to you people in the North, which you should copy. It is worthy of imitation."

The PRESIDENT: You are getting on the experience line again.

Mr. KING: My experience is valuable. (Cries of "Go on.") No, my message is delivered—the superiority of the South again.

Mr. J. PRINGLE (Co-operative Printing Society) described the resolution as one of the most drastic description, setting up a sort of authority which would be detrimental to the co-operative movement. Free institutions, worked on democratic lines, resented such a drastic authority as that proposed by the United Board. The Co-operative Wholesale Society overlapped all our productive societies.

The PRESIDENT: We are not discussing that.

Mr. PRINGLE continued in the same strain.

The PRESIDENT: You are not speaking to the resolution. What we are discussing is simply shall we send it to the sections to be decided on its virtues.

Mr. PRINGLE: I misapprehended the matter. ("Vote.")

A DELEGATE asked whether a distributive society which had also a productive department would have any *locus standi* to appeal against a productive society overlapping its borders?

The PRESIDENT: Leave that to be thrashed out in the conferences. Do you desire the discussion to go forward? We have a lot to do to-day.

The delegates voted that the discussion should close. Mr. Booth did not think it necessary to reply to any of the speakers. The resolution was carried almost unanimously.

CONGRESS EXPENSES.

(See Report 37, page 105.)

Mr. J. C. GRAY (General Secretary): The Central Board have placed this resolution in my hands, the reason is that the suggestion has emanated from our Central Offices:—

Seeing that the proposals which have been made by the Central Office in regard to a plan for raising the amount required annually for the reception and entertainment of our Congress by means of a central fund, instead of as now, by local contributions, have been fully discussed by the conferences during the year, and been approved so far as the principle is concerned, though criticised in some matters of detail, they be now printed and sent out to all societies members of the Union, and that they be requested to bring the matter before their members, with a view to the feelings of all societies being ascertained as regards their support in the event of the proposals being embodied in the rules of the Union.

Mr. Gray explained that the Board did not ask Congress to accept any portion of the proposals that day. All the Board asked was that they should have instructions to send out their proposals in order that they might be discussed by the district conferences, so that the opinion of the district conferences might be obtained. The principal feature of the Board's proposals was the substitution of a central fund for a local fund. Mr. Gray agreed with what had been said earlier in the day with regard to the undesirability of societies

being continually pestered for funds, and it would be better if all the funds required for the work of the Union could be obtained in one contribution from each society every year. If the sum seemed too large to give at once, it could be given in monthly instalments—indeed, he would be glad to take it in weekly instalments from them. This instalment system had worked out admirably with regard to the Holyoake Fund. According to the proposed scheme societies were to be asked to pay at the rate of one-fourth of their contributions to the Union. An amendment would be submitted, urging that the fund should be raised by subscription at an equal rate per member per annum from all societies. He was quite in favour of that amendment, but they put this proposal in the resolution because they thought that it was all they would get from some societies. If they could get all the societies to contribute to a special fund at an equal rate he would only be too glad to fall in with that idea. He mentioned that by a contribution of 1s. 8d. per hundred members from each society a sum of £2,300 would be raised. That would not be a burden to any society. The scheme would depend upon its being a central fund, and that was desired so that they would be able to take the Congress into any district, however poor, and it would do more good in some of the poorer districts than in some of the more wealthy districts. The funds so raised would enable them to erect a suitable exhibition building in the poorest district where they might hold the Congress. In the meantime, the Board were only asking for permission to send out the proposals.

The motion was seconded, and there were cries of "Vote."

The PRESIDENT: Considering that Mr. Gray has accepted the spirit of the amendment, and that we are asking societies to discuss the proposal during the next twelve months, could we not persuade our friends from Birmingham to hold over their amendment?

Mr. J. MILLINGTON (Birmingham) expressed his willingness that that should be done, provided there was a guarantee that the amendment would be considered by the districts as well as the other proposals.

The GENERAL SECRETARY: There will be a meeting of the Central Board after Congress, and I will submit the matter to them whether they will accept the amendment.

The PRESIDENT: Under that condition I think you might hold it over.

Mr. S. HALL (Cleckheaton) asked if the alternative schemes which had been suggested at some of the conferences would be sent out along with the proposal of the Central Board? That would facilitate discussion.

The PRESIDENT: It is difficult to say. The Central Board will have to consider that. Birmingham is not the only party wanting alteration. I think in all probability the Central Board will send out a statement of the whole case. Will you pass the resolution on that understanding? ("Agreed.")

GARDEN SUBURBS AND VILLAGES.

(See Report 38, page 196.)

Mr. W. T. CHARTER (Southern Section) moved the following resolution:—

That all societies (whether distributive or productive) which carry on building operations, either for housing their members or for employing their workpeople, have their attention called to the desirability of providing land sufficient to enable them to plan estates and build houses and factories in such manner as will provide homes and workshops in which people may live and work in such pleasant and healthy surroundings as may be obtained by the application of the "Garden City" idea, and at the same time enable the co-operative community to retain full advantage of any augmentation in the value of land.

He drew attention to the fact that the report dealt with the question of garden suburbs and villages as against co-operative garden cities. The idea of a co-operative garden city had his entire sympathy, if it were practicable. He was afraid that co-operators as a whole, leaving outside the wisdom as to whether or not co-operators should concentrate their productive works, were not yet ready to receive the idea of a co-operative garden city. He believed there was room for distributive societies with surplus capital to improve the surroundings of their members. The State itself had recognised the necessity of better housing of the people, and had introduced a Town-Planning Bill. That being so, he thought the movement owed it as a duty to itself to see after the health and well being, as well as the distributive wants, of its members. When co-operative productive works were removed into the country sufficient land should be taken, not only for the purpose of erecting the factory, but also for building houses under suitable conditions for the workers. When co-operative works were erected in an agricultural area the land would increase in value, and if co-operators did not secure it the land speculators would, and the rack-rented workers would have to live in undesirable tenements built upon the smallest space possible. We do not sufficiently realise the influence of surroundings upon the health and happiness of the people. He wanted to see workers housed in pleasant surroundings, with gardens where they could enjoy and study the ennobling works of nature. If the Co-operative Wholesale Society and other productive societies would undertake this they would get the best work out of their employés. Wise planning of such estates would give the maximum of pleasure at the minimum of cost.

Mr. J. JOHNSTON (North-Western Section) seconded the resolution. He had taken a good deal of interest in the housing question for many years, and he was pleased to see the rate of progress which had taken place in the minds of co-operators in a comparative short number of years. At the Exeter Congress he stated that the working men had as much right to live in villas as anyone else, and he maintained the same thing to-day. Working as we are for a new state of society, if our aim was to be realised it was essential that the present generation should live in good and healthy surroundings. The Manchester City Council made a by-law not to have more than 24 houses on an acre of land, but the Local Government Board would not sanction it. At present there were 50 to 56 houses per acre in many municipalities. The

death rate depended upon the density of the population. This was most important from an economic as well as a hygienic point of view.

Mr. G. W. SCAFE (Batley) supported the resolution, and related what had been done by his society in building houses for the members.

Mr. H. R. ALDRIDGE (Guildford) said that if it were possible to fly over our cities and see the narrow streets in which the people lived we should realise how ridiculous was the present idea of town planning. The Scottish Wholesale Society, when they erected the Shiekhall factories, only bought sufficient land for the purpose; they did not buy the land surrounding. Keen speculators bought it and covered every inch of it with tenements, and in that way reaped the benefit of land which had been developed by co-operative effort. In this way the money which should have gone into the pockets of co-operators went into those of the speculators. He did not blame our Scottish friends, but if the garden idea had been adopted it would have been an example of true co-operation, benefiting the wage earners by providing them with quiet, healthy abodes, where they could live well and happily. Two hundred Germans were coming to see what we are doing. We cannot at present show them a good Co-operative Wholesale village. He hoped that in a few years we should be able to show a co-operative garden village. It would be a delightful contrast to towns crowded with brick boxes. We have to learn the art of living, how we can make the most and best of life for our members. To do this we must deal with the problem of home life. He hoped Parliament would pass a good town-planning law. When the Act was passed there would be town-planning committees everywhere, and co-operators should insist upon being represented on such committees.

The PRESIDENT: Are you ready for the vote? ("Agreed.")

The resolution was passed unanimously.

GARNISHEE SUMMONS.

(See Report 42, page 108.)

Mr. A. MALLACE (St. Cuthbert's, Edinburgh) asked how the law affected Scotland in regard to the Garnishee summons cases recorded in the Report?

The GENERAL SECRETARY replied that the cases referred to were decided in the English law courts, and therefore the opinion applied only to English law and not to Scottish law, which differed materially in many respects from English law.

THE WOMEN'S GUILDS.

(See Report 50, page 111.)

Mrs. M. J. BURY (Darwen Industrial) called attention to the paragraph about Women's Guilds, and pleaded for further financial help. After what had been said about shortness of funds, her appeal might not be a very popular subject. A lot of work had been done by the guilds, and their hands were frequently tied for lack of funds. Women composed one-half the member-

ship of the co-operative movement, and contributed one-half of the funds. The Central Board had helped them generously with £300. Every guild contributed a portion of the working expenses, averaging 1s. per member. They were helping themselves as far as possible, and kept the working expenses low. The guild contributions amounted to about £200 a year. Being an essential part of the movement they had a claim upon it generally. The women were an economic force in co-operation; if they did not go to the stores with baskets there would not be much business done. The Women's Guild was also a propagandist force, working hard to convert the women into good co-operators, not dividend hunters, but co-operators on principle, and that was doing a good work for the cause. Repeated appeals for money were objected to, and they preferred getting their money from one source. If the societies contributed more liberally to the Co-operative Union the Central Board would give more help to the Women's Guild, the expenses of which were increased by the removal of the central offices to London.

INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 51, page 112.)

Mr. W. MAXWELL (International Co-operative Alliance) moved the following resolution:—

That the Congress notes with satisfaction the progress which is being made by the International Co-operative Alliance in binding together the co-operators of all nations. The Congress congratulates the Alliance upon its successful efforts in collecting and disseminating information relating to the various forms and methods of co-operation known to exist in the world, and by this means bringing a knowledge of the full scope and extent of all co-operative work within reach of all peoples. The Congress urges upon all societies the duty of their supporting the International Alliance by an annual contribution, and also requests the societies, as far as possible, to arrange for British co-operation to be well represented at the next International Congress, which will be held at Basle in 1910.

This resolution, drawn up by the Central Board, appealed to co-operative societies to support the admirable International Co-operative Alliance by adequate annual contributions. He could not pretend that he was as good a beggar as the last speaker. The splendid meeting in the Town Hall last evening, to welcome the foreign delegates, gave him quite a new interest in this Alliance. The cheering reports of our foreign friends respecting the spread of distributive and productive co-operation on the Continent and in the United States were listened to with patience and pleasure. They had previously told him, as President of the Alliance, how glad they were to obtain information and guidance concerning co-operation from societies in Great Britain, which they regarded as their model, and regretted that many foreign

societies could not send deputations on account of the expense. We treat them as brethren, and they treat us as big brothers. One of the strongest claims of the Alliance was that it promoted international peace. There was not one of the co-operative leaders on the Continent but welcomed the idea that the peoples of the various countries, through co-operation, would hold out their hand towards their fellows in other countries when international troubles arose, and would be the first to urge that difference should be settled by arbitration and not by the sword. He had been told that he was misusing his time in this work of internationalism, because it would spoil his patriotism. He would bow to no man in the love of his country, but he was not less a patriot because he loved his fellowmen in other countries, and not less a Scotchman because he went to Germany and France to make brethren of them. He regarded the international feuds and slaughter of the past with horror, and looked forward to a peaceful future with delightful hope. He asked societies to give a little more consideration and support to this grand co-operative alliance. It was not a local or parochial question, but one of world-wide interest and influence. International co-operation recognised no frontiers or boundaries; there was no fear of overlapping. There were already twenty-three countries associated with the Alliance. Subscriptions from some of these countries were not great, but we welcomed even small gifts as an earnest of international good feeling, without danger to their patriotism. Foreign contributions amounted to about £900 only. The work of the Alliance was extensive and expensive. A bulletin was published in three languages, French, German, and English, and considerable outlay was incurred by translations, travelling, postage, &c. Eighteen different languages and dialects were spoken by representatives at the International Congress. Mr. Maxwell rebuked the misguided patriotism of the people who demanded more Dreadnoughts and other engines of war to destroy their brethren in other countries; that was not true patriotism. He hoped co-operators would assist the Alliance, and assured them that subscriptions would be carefully expended. Not a penny was paid to any director of the Alliance. Their expenses were paid either by themselves as individuals, or by the co-operative organisations who nominated them for election. He believed the time was not far distant when there would be an interchange of commodities between the allied countries, thus strengthening the bond of brotherhood between the nations of the earth.

Mr. W. CLARKE (Working Men's Club Union) heartily seconded the resolution. He said that as co-operation and brotherhood were naturally international it was a universal duty to stand side by side in the cause of peace, humanity, and the emancipation of mankind. British delegates to the coming International Congress at Basle would be capable of expounding the principles and ideals of co-operation. His motto was, "The world is my country, all men are brothers, and to do good is my religion."

Several delegates appeared desirous of supporting the resolution.

The PRESIDENT: With all due respect to those who feel strongly on this

question, as we have a lot to do and there is no controversy in your minds respecting the desirability of international co-operation, will you now pass the resolution?

The delegates assented enthusiastically.

INTERNATIONAL PEACE.

The PRESIDENT: We are still on the same topic of internationalism, on which the following resolution will be moved by Mr. F. Maddison:—

That this Congress, in reaffirming its unqualified adherence to the principle of international arbitration and peace, hereby enters its protest against the assertion circulated in a section of the press that war between Germany and this country is inevitable, and it assures the great German nation of the goodwill of the two million and more members of the co-operative movement in the United Kingdom; and it further declares that the time has arrived for the conclusion of an Anglo-German Treaty, whereby all disputes which cannot be adjusted by diplomatic methods shall be referred to the Hague Tribunal for settlement.

Mr. F. MADDISON, M.P. (Blackpool Printers) felt certain that all the delegates would endorse to the full Mr. Maxwell's repudiation of the idea that patriotism and international peace could not go on side by side. The resolution, he submitted, did four things. It declared adherence to the principle of international arbitration and peace. There was no desire merely to be friendly with Germany at the expense of France, Italy, or any other country of Europe, and he wanted to make it plain that that was not their intention. They had a definite evil to deal with. At the present time a section of the press, and a number of politicians—by no means of one party, and he might add some of them took upon themselves the democratic tone in a very full way—had declared in emphatic language, not merely that there was a danger of war between Germany and ourselves, but that war was inevitable, and they had actually given six or seven years as the period in which that catastrophe would come about. They had all been disgusted at the scare-mongering that had been going on. He did not hesitate to say that if what they had been reading in the yellow press were true, then there were grown-up men who had been observing signs in the air, and had seen things on the ground which had borne German names and who believed German airships had been floating about this country. A gallant major in Scotland stated that there were no less than fifteen hundred German spies in Scotland and five thousand in England. There was no danger when spies came in that number. If this hysteria represented British character, the Germans would have a very easy time when they came. A deal of this panic was due to natural infirmity of head and body, but it was also due to something worse. We do not take this strong stand for international fraternity because we are

afraid of Germany or any other country. We are moved not by fear of them, but by respect for ourselves and humanity. When British co-operators and others visited the great city of Berlin they were surrounded and welcomed by an enormous number of friendly Germans. We are not afraid of Germany. But we go further. The resolution was not merely negative. We all love our country; he did not believe in a cosmopolitanism that ignored our native country. Each of the great families of humanity had peculiar characteristics, and contributed to the common stock of progressive achievements for the benefit of mankind. The resolution declared our goodwill for the great German people. Her Hanse towns were the cradle of local self-government, and her history was very much like ours. She was great in philosophy, science, music, and practical organisation—things which the world much needed, and therefore we have unqualified goodwill for Germany. While there might be differences from time to time, as there were in the co-operative movement, these differences could be settled by friendly means. Our civilisation and religion alike make it imperative that in this twentieth century war shall by the consensus of humanity be denounced as barbarous, unscientific, unprofitable, and cruel. Therefore we oppose a policy of aggravation and plead for a treaty which shall refer all points of difference to the Hague Tribunal whose competency and integrity have been abundantly proved. This course of international conduct would be on the lines of orderly evolution, representing the march of intellect and interpreting the conscience of humanity. We who believe in the great co-operative principle know that trade and war are alien, the one destroys, the other constructs.

Mr. R. STEWART, J.P. (Scottish Co-operative Wholesale Society) considered it a pleasure to be permitted to second the resolution, the unanimous passing of which would show that the great co-operative movement was in favour of peace with all nations. It was strange that, twenty centuries after the angels sang of peace on earth and goodwill among men, there should be a warlike spirit in our midst. Much had been heard about the inimical influence of the press, but he believed that every right-thinking man and woman in that meeting abhorred the very appearance of that yellow press. It was our wish to abolish war. Surely it was not beyond the wit of man to devise some scheme of arbitration, and thereby abolish war and all the evils that followed in its wake. The Peace Conferences at the Hague were useful, no doubt, but he believed that this greater brotherhood of peace among the nations would come about in a shorter time through the influence of such a great Congress as that, working on the lines laid down in "the good old book" of the brotherhood of man and the fatherhood of God. What we desired to bring about was not merely the passing of peace resolutions, but the placing of peace principles on the statute books of the nations and in the hearts of the peoples of all nations. We are surrounded with environments which disgrace our humanity. Let us declare war against these unrighteous forces. The good old book did not say that a nation would be great which depended upon armed

forces, but that "righteousness exalteth a nation." His heart's desire and prayer was for that time of which the poet Burns sang—

"When 'man to man the world o'er
Shall brothers be, and all that."

Mr. E. F. ADAMS (Kidderminster) said he could not do otherwise than rise to support the resolution after the splendid spirit of the international meeting of the night before, and thereby help to place on the top of co-operation one of those beautiful white flowers of the valley, of which the President spoke on the previous day.

Mr. E. O. GREENING (Agricultural and Horticultural), in supporting the resolution, remarked that he did not wish to repeat what Mr. Maddison and others had so well said, he wanted to give the delegates an insight into the despicable character of the influences that were pulling the wires to make these scares of which we are ashamed. It was time that what went on in Fleet Street should be known to the nation. A change had come over the finances of newspapers; formerly, one-half the revenue of newspapers came from subscribers and purchasers, and the other half from advertisements. That was no longer the way in which newspapers were financed. The following figures about New York newspapers would illustrate this point:—The daily press of that city was making £10,000,000 a year, of which only £3,000,000 came from subscribers, the other £7,000,000 coming from advertisements. The object of a man who started a yellow press paper, therefore, was to quickly work up a circulation in order to command advertisements, and every nerve was strained in order that this might be accomplished. Mr. Greening then gave one or two instances of how certain popular papers worked up scares, as he alleged, for the one purpose of running up the circulation, and he did so, he explained, in order that delegates might go home and tell their friends everywhere exactly what value to place on the opinion of these publications. He was happy to say, however, that the influence of these journals did not correspond with the circulations, as the last general election proved. If the scaremongers' tactics were generally known it would take the sting out of the yellow press.

The PRESIDENT: Will you, with no uncertain sound, intimate your approval?

A magnificent volume of earnest, ringing "Ayes" deafened the ear.

The PRESIDENT: There is nothing uncertain about that. Will those who are against say "No"?

One could have heard the proverbial pin drop, so silent was the vast assembly.

HODGSON PRATT MEMORIAL FUND.

(See Report 54, page 113.)

The GENERAL SECRETARY said the fund for this purpose would be kept open a little longer, the amount anticipated not being yet realised.

OBITUARY.

(See Report 55, page 113.)

The report recorded the names of forty-one co-operators who had died during the year.

Mr. H. R. ALDRIDGE (Guildford) suggested the desirability of holding a service on Whit-Sunday in memory of departed friends who had done noble work in the co-operative movement. He reminded the delegates of Wordsworth's line—"We live by admiration, hope, and love."

The PRESIDENT: I have no doubt Mr. Aldridge's suggestion will receive attention. There is one difficulty; we do not know everyone and we might, by accident, single out those we knew, and by omitting those we do not know hurt the feelings of some relative. It is well that their names should appear in the report. We regret that year by year so many are lost, and no doubt the list would be longer if the names of all departed friends were recorded. I move the adoption of the report. ("Agreed.")

NEXT BUSINESS.

Mr. J. C. GRAY (General Secretary): It has been decided by the Standing Orders Committee that, on account of the important papers which still remain to be read, Congress shall assemble to-morrow morning at 9-30. Three papers have been specially prepared, and they ought to receive complete consideration. The Educational Conference will be held in the Town Hall this evening at 7 o'clock.

Congress adjourned at 5 p.m.





THIRD DAY OF CONGRESS.



Wednesday, June 2nd, 1909.



MORNING SITTING.

The PRESIDENT, when opening the proceedings on Wednesday morning, informed the delegates that if the three papers, prepared by Messrs. Harris, Mastin, and Stoddart, were read to the Congress by the respective writers it would necessarily prolong the proceedings of Congress beyond the hour at which it was customary to close Congress on the third day, and he asked the delegates for their opinion as to whether the papers should be read *in extenso* or not. The reply was a decided negative. The papers had been in the possession of the delegates for some time and it was taken for granted that they had been read. The discussion on Messrs. Harris and Mastin's papers on "Agricultural Co-operation and Its Relation to Co-operative Distributive Societies" was taken first.

PAPER I.

**Agricultural Co-operation and its Relation
to Co-operative Distributive Societies.**

By J. NUGENT HARRIS (LONDON).

“The king may rule o'er land and sea,
The lord may live right royally,
The soldier ride in pomp and power,
The sailor roam o'er oceans wide,
The writer think, the poet sing,
The craftsman fashion wond'rous things,
The doctor heal, the lawyer plead,
The miner follow precious leads,
The merchant he will buy or sell,
The teacher do his duty well,
So men may toil through busy days,
Or men may stroll through pleasant ways,
Beggars or king, whate'er befall,
The farmer he must feed them all.”

At the outset of my paper I should like to state that I am speaking in my individual capacity in the paper, not as Secretary of the Agricultural Organisation Society, also that the time placed at the disposal of Mr. Mastin and myself, in which to give our views, is very limited, and does not admit of a detailed treatment of the subject.

The problem we have to deal with is a difficult one: Consumer *versus* Producer; interests that conflict at many points. Mr. Tweddell in his paper, “Co-operation of Consumers,” which he gave before the British Association at Leicester, in August, 1907, said:

The practice of exchange has made man the representative of two conflicting interests in all the ramifications of trade—that of buyer and seller, producer and consumer. When he enters a market as producer, he hopes to find that which he desires to sell scarce and dear. On the other hand, when he enters a market as consumer, he hopes to find that which he needs plentiful and cheap. As a producer, therefore, man is interested in scarcity; as consumer, in abundance. In this conflict of interest lies the explanation of all those restrictive laws and tariffs and arrangements by which men have sought, and are seeking, to create an artificial scarcity where a natural scarcity does not exist. It is in man's relationship to society as producer that he courts restriction—as consumer he courts freedom. It is not difficult, therefore, to see in which of these two relationships he represents the highest social interests. It is in that of consumer, because his interest in the prevalence of freedom and plenty is in accord with the general well-being, and conforms to the general interest of the community."

Is it possible to reconcile these conflicting interests of consumer and producer? Emphatically, "Yes." How? By co-operation, for the principle knows no limitations. I think I can fairly claim Mr. Tweddell as a supporter of my contention, for in another portion of his paper he says: "Society is fast losing faith in that principle of individualism upon which its social and industrial institutions rest, and is looking more and more to that of association, in one or other of its numerous forms, as the only means of escape from the gathering evils of competitive capitalism."

To the principle of association then let us resort to reconcile the conflicting interests of consumer and producer of agricultural products, for it is to these commodities that I am confining my remarks.

I know, however, that there are many co-operators who think that it will not be possible to reconcile the two interests. They say, "How can the organised producer, co-operating to obtain the best possible prices for his produce, develop satisfactory business relations with the co-operating consumer, who wants to obtain his require-

ments at the lowest possible cost?" If you point out several instances of organised societies of producers and consumers carrying out satisfactorily business relations to prove its feasibility, they shrug their shoulders, and point you to instances where the opposite was the result, brought about by the demand for the "pound of flesh" by one or other of the contending parties. To all who argue thus, I reply that as long as the selfish grasping instinct remains in human nature so long will there be a possibility of friction. Selfishness is not the monopoly of any one class in society. Let us co-operators, therefore, start even in trying to deal with this problem. That is, let us think well of one another. Trust begets trust, and the co-operator who has not learned that it is on this bed-rock, and on this alone, that the only real social development can be founded, has only touched the very fringe of the glorious principle. Mr. Holyoake, in his "History of Co-operation," says: "If a man's mind moves on some hinge of prejudice, you have to provide that it turns on some point of principle. In co-operation, new objects, new feelings, new habits had to be proposed. Men had to be shown that their welfare and security were best attained by an arrangement of business which gave fair advantage to others."

To the United Board, therefore, I tender my warmest thanks, on behalf of the agricultural co-operative movement, for affording me this valuable opportunity of dealing with a phase of co-operative effort that is comparatively little known in your movement, but one in which great possibilities are wrapped up.

The co-operative movement might have been much more advanced to-day if the town and country movements had fraternised more. My desire has been, ever since I became connected with the agricultural side, to bring about a better understanding. But, as things are at present, there is plenty of evidence that those interested in both movements do not understand one another; and, I am sorry to have to confess it—on both sides, in some quarters—there is very little desire to bring about such an understanding. But I am very hopeful that the future has brighter days in store, and this because of

the link that has recently been forged that will bind the two movements much more closely together. I refer to the presence on the committee of the Agricultural Organisation Society of Mr. J. C. Gray, your general secretary, and Mr. D. McInnes, as nominees of the Board of Agriculture and Fisheries, under the new arrangement with that body, an arrangement whereby a grant in aid is made by the Board of Agriculture out of the Small Holdings Account under the recent Act to the Agricultural Organisation Society for the promotion of co-operation in connection with the cultivation of small holdings or allotments.

Let us see where we stand. Your movement is said to represent one-fifth of the population of these islands. Think of the vista of possibilities this opens up for development from an agricultural point of view.

Your societies are expert distributors of practically every commodity the consumer requires. Therefore, there is no earthly reason why your societies should not become the natural complement of the agricultural societies, and it can be easily brought about if we rise to the occasion and recognise our duties and opportunities. If we do, then agricultural co-operation forthwith becomes an assured success.

My contention is that, if the two millions of industrial co-operators will distribute among the eight million souls whom they represent the produce which our movement, if properly organised, is capable of sending up, and will advise our societies as to their requirements—thus guiding them in their policies—they will have solved the great problem which is before us at this time. A sure outlet for the country's produce will remove many of those difficulties which surround every business movement of this kind in its inception. "Agricultural Organisation would not have waited so long for its opportunity if the great industrial co-operative societies had not been served from other sources. If their milling departments looked for a good and uniform wheat, they went to Liverpool and bought it, and we know that Liverpool is not the best market for our home-grown products. If their provision depart-

ments required a butter or cheese of reasonable and regular quality they easily procured them, but the articles they purchased could not be said to have a British origin. The societies applied their industrial energies as employers of labour to the production of boots, clothing, &c., rather than to the production of agricultural produce, and, if they cast their eyes upon the land it was merely to take their own piece and become one more farmer making the wrong thing in the wrong way."

I know you justify your action in going to practically every civilised country in the world for agricultural produce that might, without any trouble, be grown in this country, by saying that you can rely on what you get from the foreign or colonial sources, but not from the home. Granting that this is so, I would like to ask: "What attempts have you made to impress upon the home grower the necessity for following in the footsteps of the foreign and colonial?" That the subject has been considered by Congress on several occasions, I know; but beyond passing resolutions, very little has been accomplished. I should not, however, like to prophesy as to what might not have been accomplished if the United Board had carried out the recommendations that were approved by the Woolwich Congress of 1896. These will be found in Appendix VI. The opportunity was allowed to pass, and the Agricultural Organisation Society has taken the field, and to good purpose, I think you will admit, if you study the record of its work since it started, which I have set out in Appendix IV.

That your movement purchases large quantities of agricultural produce, I know. I give in Appendix III. some figures furnished by a few representative societies that show the quantities they purchased in 1908. I commend also to your attention the information given in the other Appendices.

Price to you, I know, is an important factor. I have been told that when you buy you do so at a very close margin, having before you in all your transactions only the interests of the consumer member. But to those on my side who make such statements I reply that, if it pays the foreign and colonial farmer to sell his produce to

your movement, it should pay equally, and better, the home farmer, because the market is at his doors, whereas the former has to send his produce many a thousand miles. And I go further, and state if the English farmers will but supply the distributive societies with the produce they require, and in the way they require it, and obtain the same price as the foreign and colonial farmer, our English farmers will be doing much better, because the transactions will be direct from the organised producer to the organised consumer, which, to my mind, is the ideal system of co-operative trading. The question may be asked: "Are the farmers and small holders sufficiently organised at the present moment to supply the needs of the distributive movement?" In some districts, yes; in others, no. But if our movement develops at the same rate during the next two years as it has done in 1908, then I can safely prophesy that there will not be many unorganised districts in our land. Since the passing of the Small Holdings and Allotments Act, the Agricultural Organisation Society has formed upwards of one hundred co-operative land-holding associations, each of which has taken full powers to do all things under the Act. I ask, therefore, the co-operation of your movement because I anticipate, in a year or two's time, that these organised groups of small holders that we are bringing into being will have large quantities of organised produce to sell of the very kind your movement requires. You will agree that our side is alive to the pressing necessity for devising a scheme when I tell you that it has been decided quite recently to divide up England and Wales into a number of district federations for purchase and sale, to be comprised of the agricultural societies in the areas in which the district federation operates.

In such a scheme there is the nucleus of a wider scheme, and within which there is room for your movement.

It is contemplated to have each of the district federations organised and under the control of a president or chairman and committee, selected by the agricultural societies operating in the particular area covered by the federation. The centre or head of the organisation is to be the society situate at the best point for

distribution of the goods required by the societies forming the federation, and which will have a competent staff of experts. If there is no society at such a centre, steps will be taken to organise one at the earliest opportunity.

These various federations will, in turn, be organised into a Central Board, where the work of the whole movement will be co-ordinated.

You will see at once what an enormous help such a scheme of close organisation, for trading purposes, will be to the groups of small holders we are forming throughout the country. By its means they will be linked up with the strong central society in their district, which, in turn, will be linked up with all the others in the country and centred in the Central Board, thus placing the holder of a quarter, half, or one acre on the same footing as the biggest farmer of the land, from the purchasing point of view, as well as from the selling. They need no longer have to buy retail and sell wholesale, as heretofore.

This is a scheme with which, I venture to suggest, your movement can co-operate, and in the following way:—

In each of the districts where a federation will be formed, distributive societies are sure to be found. These societies want agricultural produce, which our societies can supply. On a co-operative basis, demand and supply should, therefore, become a living bond between them which might become much closer by the distributive societies being asked to join the district federations, and being given representation on their committees.

It will be found necessary more than likely to erect and equip depôts at convenient centres in the area covered by each district federation for the collection and distribution of agricultural produce. It may here be asked, what class of produce would be dealt with at these depôts? The nature of agricultural or horticultural produce grown in the district where the depôt is situate would determine this. Each depôt would have to be erected and equipped to meet such local conditions, but the range of products would be a very wide one indeed. Whether this produce shall be graded and packed

at the local depôt, or sent on in bulk to a large central depôt to be dealt with is a question the answer to which will vary in each instance, owing to the diversity in the local conditions and the requirements of the outlets.

The larger products, such as wheat, hay, beef, mutton and pork, could be dealt with only at large central depôts, but the local depôts would act as agents in ascertaining and controlling the supply.

It should also be possible to utilise distributive stores in rural districts as collectors of produce and feeders of the local or central depôt. Large distributive societies such as those at Leeds, Plymouth, Newcastle, &c., that have several branches in rural districts, could give considerable help in this direction.

The question may be asked, would a depôt be able to dispose of all the produce the farmer has to sell through the distributive movement, or would it be necessary to form a separate organisation to dispose of the surplus? This, to my mind, presents a great difficulty. The farmer sends his produce to the local shopkeeper, or disposes of it to the higgler or huckster, or dealer, who takes all he has to sell. It is, therefore, natural to expect that these middlemen would say to the farmer, if he asked them to take what the depôt did not require: "You may hunt for outlets now; you only come to me when the depôt refuses you." Or, on the other hand, they might offer him a price that left no margin of profit. If such a result as this was brought about, then it would be far better for the depôt not to attempt to deal with any of the produce, but let the farmer do the best he could for himself. If, however, all the produce could be taken, then, in a few years, a revolution would take place in our rural districts, by the removal of a load of indebtedness to dealers, agents, and others, that is as a galling millstone round the neck of nearly all classes in the farming community. These are the rings of middlemen mentioned in No. 2 Recommendation of the Woolwich Congress, 1896, "who control the market in large towns, are supplied by the lower grade of middlemen or hucksters, who collect from the actual producers."

In the course of time, these depôts would become most powerful centres for educating the small holder and others in this neighbourhood to produce the exact class of produce required by the distributive societies for their members. The main incentive to bringing about this result would be that better prices were being obtained by reason of the improvement in the quality and uniformity of the produce sent in.

I have never believed the stories that have been related to me of how you have beaten down the small holder and farmer to a price that left no margin of profit. Some instances given me may be absolutely true, but with others that I have investigated I could not complain, because the quality of the produce was so inferior and so diverse that it would be absurd to expect a manager of a store who had the interests of his society at heart to give current market prices for the produce. I am confident that the majority of the delegates present will agree with me that, if their stores want agricultural produce, and it is offered to them in uniform quantities, and good in quality, and of the nature they require, for such a fair market price should be given.

I am persuaded in my own mind that the members of our agricultural societies must be educated to the fact that they must specialise in certain commodities or crops. If you take the area covered by, say, one of our large societies, you will find that within two or three parishes you will have half a dozen or more varieties of wheat grown by the members. If the manager of the society is asked to market this wheat, he will, therefore, have a corresponding number of samples to the varieties grown to deal with. Whereas, if all those who grew wheat went in for the same variety, or at least two varieties, the produce could be bulked, and, in consequence, a much easier market found, and a better price. The same applies to market-garden produce. If a society whose members grew market-garden produce specialised in two or three classes of vegetables or fruit, which suited the local conditions, the difficulties of marketing would be greatly reduced. If, for instance, the locality was suitable for growing onions, a society in such a locality would be more than

likely to make a name for itself, and obtain better results by specialising.

In connection with these depôts, the following, amongst other industries, might be organised in the districts where a sufficient supply of raw material could be obtained: Creameries, cheese, bacon, fruit-pulping and canning factories, milk collecting depôts, poultry fattening, egg collecting, basket making, and such like industries; granaries and abattoirs should not be impossible in many districts.

In many districts water power is available that could be harnessed to such industries, and where water power was absent, the gas or oil engine could be used. Science has produced a revolution in the land of which many are not aware, but I look to co-operation more than any other principle, to open their eyes that they may see.

With such industries dotted over our country-side, we should soon get back to the days "ere England's woes began, when every rood of ground maintained its man."

But there is another side to the system. The agriculturist brought into such close contact with the distributive store would quickly become educated in your side of the movement, and thus household utensils, crockery, furniture, clothing, as well as those dozen and one things that are needed in town and country alike, and which are stocked by your stores, would quickly find their way to his home. Thus you would soon set going a certain machinery of distribution that would have an enormous influence on the country as a whole.

So far I have been dealing with the question as if there were no other factor in the problem than the agricultural and distributive societies. If this were so, the solution of how to develop inter-trading would be a comparatively easy one. There is, however, another and a most important factor that must be taken into account in attempting to solve the problem. I refer to the Co-operative Wholesale Society. Some may say, why should it be considered in working out a scheme? My reply is, because we must not antagonise any interest which is of a co-operative nature,

and more especially one like the Co-operative Wholesale Society, which was conceived and nurtured in a movement that is the wonder of all thoughtful social reformers. The Co-operative Wholesale Society must, therefore, be given the opportunity of co-operating. It is with intense interest, then, that I look forward to hearing from Mr. Mastin how he proposes to link up the Co-operative Wholesale Society with the agricultural and distributive societies in a scheme of inter-trading on mutual lines, which would be of enormous benefit to the agriculturist, for, by it the older urban co-operative societies would place at the service of the newer agricultural societies that invaluable thing called goodwill, which belongs to the long-established houses of repute.

The benefit, however, will not be all on one side; for the best creamery-made butter, the primest beef, mutton, and bacon, the freshest vegetables, and most perfectly graded fruit, will reach the town co-operator through the rural co-operator with that British flavour upon them that still charms us in spite of all temptation from other countries.

“Every economic law demands that the natural activity of the two sides of the people should be allowed full play. The town, the hard-worked factory- or mill-hand, is entitled to all the wholesome and appetising commodities that the land will yield. The country, on the other hand, the labourer, cottager, and small holder, have a right to participate in the benefits of those imported and manufactured goods which are carried to every other market of the world.

“It is impossible to over-estimate the reflex benefit which will accrue to the rural population in such a co-operation as this between the meadow and the street. Every successful business venture requires some certain outlook, some assured turnover, to remove the risk of failure. That basis being secured, it is possible to perfect the machinery so as to give to the output improvements in quality and reduction in price. The town only can afford this extraneous demand which is to prevent the agriculture of our country living upon itself. But this invaluable client being secured in, let us say, the industrial co-operative societies, the result will be

that the quality of the whole series of products will be raised. The old, but scarcely to be forgotten, samples of sour butter, rancid bacon, stale vegetables, and coarse meat will be eliminated, and the country labourer himself, even, will participate in the improved conditions, and begin to enjoy what he has formerly just passively assimilated. The temptation of the alehouse is often but another way of stating the repulsions of the home; and town and country will benefit equally when they both receive the kindly fruits of the earth in such a form that they can enjoy them to the full extent."

In conclusion, I make no appeal to you on behalf of a class that is, perhaps, still too much given to complaining, and which is only now beginning to realise what can be achieved by organised self help. It is your concern to consider first the interests of your members. But I have suggested to you a means whereby you can, I believe, do a good stroke of business for your members and at the same time encourage co-operation amongst the agriculturists of this country.

There is an ideal as well as an economic side to co-operation, and it is, in my opinion, of equal if not greater value to the individual and the community. The levelling up of human nature so that the race may be ennobled, is of greater importance than the piling up of credit balances at the bank or the declaration of big dividends.

Think also of the evils that are brought about by the overcrowding of our urban labour markets by the influx of the agricultural population, thereby adding to the horrors and tragedies of the present-day slums of our towns and cities, many of which might be considerably modified under the beneficent influence of co-operation. I ask you, then, as perpetuators of the policy enunciated by the Rochdale Pioneers, to get back to the Rochdale programme, remembering that it is part of that programme that a working population should be settled on the land in small holdings, and that distributive co-operation should be extended throughout the length and breadth of the kingdom. My appeal to you, therefore, is not couched in the language of a suppliant for a favour from your hands, but rather in the earnest entreaty of a fellow-co-operator

who asks you to perform a duty bequeathed to you by the Pioneers, a duty, if performed in the spirit that dominated their lives, will go a long way towards restoring to our land a vigorous rural peasantry, with minds open to be enriched with the benefits of science, of education, and social fellowship.

Fellow co-operators, your prosperity as working men is bound up with the prosperity of the agricultural industry. More and more is it becoming recognised that if agriculture is not prosperous it reacts unfavourably upon the other industries of the country, and upon the nation as a whole. For, remember, without a sturdy and prosperous rural population, no matter how highly developed the urban dweller may be, the nation becomes emasculated and effete.

APPENDIX I.

Return showing number of people employed in the Agricultural Industry in 1881, 1891, and 1901.

MALES.			OCCUPATIONS.	FEMALES.		
Total.	Total.	Total.		Total.	Total.	Total.
1881	1891	1901		1901	1891	1881
203,329	201,918	202,751	Farmers and Graziers...	21,548	21,692	20,614
75,197	67,287	89,165	Farmers' and Graziers' Sons, Daughters, or other relatives assisting in the work of the Farm (so returned) ..	18,618	..	..
19,377	18,205	22,623	Farm Bailiffs, Foremen.	39	..	..
22,844	21,573	25,354	Shepherds	12	..	..
		•	Agricultural Labourers, Farm Servants—distinguished as in charge of cattle	3,797	..	..
807,608	734,984	154,377	Agricultural Labourers, Farm Servants—distinguished as in charge of horses	5	24,150	40,346
		348,072	Agricultural Labourers, Farm Servants—not otherwise distinguished	8,149		
8,151	9,448	12,034	Woodmen	1	..	..
		87,900	Domestic Gardeners....	36		
145,142	174,290	123,125	Gardeners (not domestic), Nurserymen, Seedsmen, Florists	5,104	5,046	3,143
4,222	4,608	6,480	Agricultural Machines—Proprietors, attendants	65	67	38
2,458	1,788	5,757	Others engaged in or connected with Agriculture	226	90	75
1,288,928	1,234,101	1,158,940		57,600	51,045	64,216

NOTE.—The above figures are taken from the Census returns for 1901.

APPENDIX II.

Return showing value of the principal agricultural products imported into the United Kingdom in 1908.

GRAIN, &c.

	£
Wheat	38,295,940
Wheat Meal and Flour	7,075,231
Barley	6,113,945
Oats	4,162,775
Peas	538,315
Beans	373,018
Total.....	<u>£56,559,224</u>

BUTTER, CHEESE, EGGS, &c.

	£
Butter	24,082,537
Cheese	6,684,203
Eggs.....	7,183,112
Condensed Milk (unsweetened)	62,315
Total.....	<u>£38,012,167</u>

POULTRY (alive or dead).

£
934,679

ANIMALS, LIVING (for food).

	£
Cattle	6,549,285
Sheep and Lambs.....	122,525
Total	<u>£6,671,810</u>

MEAT.

	£
Beef, fresh (including refrigerated and frozen)	10,308,380
Mutton, fresh (including refrigerated and frozen)..	8,148,457
Pork, fresh (including refrigerated and frozen)	1,331,435
Bacon	14,480,579
Rabbits (dead) fresh and foreign	685,448
Beef, salted.....	215,220
Hams	3,084,669
Pork, salted (not Bacon or Hams).....	328,851
Meat, unenumerated, fresh including refrigerated and frozen).....	<u>1,188,934</u>
Total.....	<u>£39,771,973</u>

FRUIT.

	£
Apples, raw	2,079,703
Apricots and Peaches, raw.....	60,141
Cherries, raw	235,523
Currants, raw	121,852
Gooseberries, raw	25,529
Pears, raw.....	515,914
Plums, raw	428,966
Strawberries, raw.....	45,791
Total.....	<u>£3,513,419</u>

VEGETABLES (Raw).

	£
Onions.....	993,669
Potatoes	1,970,216
Tomatoes	955,985
Total.....	<u>£3,919,870</u>

MAKING A GRAND TOTAL OF..... £ 149,383 142

APPENDIX III.

RETURN SHOWING QUANTITIES OF AGRICULTURAL PRODUCE DEALT IN BY A FEW REPRESENTATIVE INDUSTRIAL CO-OPERATIVE SOCIETIES IN 1908.

1.—LEEDS INDUSTRIAL CO-OPERATIVE SOCIETY LIMITED.

Wheat.....	130,000 qrs.
Oats	5,500 qrs.
Barley.....	1,500 qrs.
Peas for Mill Department.....	500 qrs.
Beans „ „	500 qrs.
Indian Corn	4,100 qrs.
Hay and Straw	326 tons.
Beasts	5,720
Sheep	12,900
Lambs	1,350
Pigs	4,260
Calves	460
Potatoes	480,000 scores.
Onions '.....	42,000 stones.

Peas (Green in Pecks)	44 tons.
Swede Turnips	65 tons.
Carrots	51 tons.
Butter	25,500 cwts.
Bacon and Ham	15,000 cwts.
Lard	13,000 cwts.
Cheese	3,000 cwts.
Apples	14,000 stones.
Tomatoes	6 tons.
Gooseberries	2 tons.
Black and Red Currants	1 ton.
Plums	3 tons.
Pears	3 tons.
Cauliflower	400 doz.
Celery	700 doz. bundles.
Rhubarb	4,175 doz. bundles.
Eggs	86,000 hundreds.

There were 29,000 sacks of Flour consumed, of which 10,982 were converted into bread, also 426,950 gallons of Milk.

2.—PLYMOUTH MUTUAL CO-OPERATIVE AND INDUSTRIAL SOCIETY LIMITED.

59,355 tons of Potatoes, wholesale value £11,632.
 Fruit and Vegetables to the value of £4,234.
 Butter, Eggs, and Milk to the value of £68,000.
 2,024 Bullocks, value £38,000.
 2,972 Sheep, value £6,894.
 1,663 Lambs, value £2,205.
 6,815 Pigs, value £19,258; and £12,000 to include Poultry,
 Bacon, and sundry Quarters of Beef.

3.—THE CITY OF BRADFORD CO-OPERATIVE SOCIETY LIMITED.

Beasts	2,571
Calves	54
Sheep and Lambs	6,527
Pigs	4,090
Oats	392 qrs.
Meadow Hay	195 tons.
Clover Hay	160 tons.
Straw	30 tons.
Peas	517 pks.
Barley	20 pks.
Wheat	191 pks.

Apples	109,664 lbs.
Potatoes	150,810 stones.
Cabbage	2,415 doz.
Turnips.....	26½ tons.
Carrots	19½ tons.
Celery	708 doz.
Eggs	11,960 hundreds.
Butter.....	7,504 cwts.
Cheese.....	573 cwts.
Bacon	1,409 cwts.
Hams	165 cwts.
Beetroots	641 stones.
Peas	5,050 stones.
Beans	109 stones.
Sprouts	1,379 stones.
Gooseberries	636 stones.
Pears.....	544 stones.
Plums	1,133 stones.
Rhubarb.....	3,765 doz.
Cauliflower	751 doz.
Marrows	1,272
Cucumbers	496 doz.
Radishes.....	82 doz.
Lettuce	13 doz.
Tomatoes	21,425 lbs.
Bilberries	1,519 lbs.
Strawberries	5,905 lbs.
Cherries	167 lbs.
Greengages.....	1,451 lbs.
Grapes	6,152 lbs.
Melons	282

4.—GATESHEAD INDUSTRIAL CO-OPERATIVE SOCIETY
LIMITED.

Oats	1,620 qrs.
Barley.....	52 qrs.
Hay.....	143 tons.
Straw	100 loads.
Potatoes	1,300 tons.
Turnips.....	50 tons.
Milk	104,000 gallons.
Eggs	1,300 cases.
Butter.....	234 tons.
Bacon	247 tons.
Cheese.....	65 tons.

Poultry (Turkeys, Geese, Ducks)	7,500 lbs.
Apples	67 tons.
Pears	5 tons.
Plums	13 tons.
Tomatoes	16 tons.
Peas	400 bags (84 lbs.).
Cabbage	5,500 doz.
Cauliflowers	500 doz.
Hay	143 tons.
Straw	100 loads.

5.—LINCOLN EQUITABLE CO-OPERATIVE INDUSTRIAL SOCIETY LIMITED.

English Wheat	7,967 qrs.
Oats	2,018 qrs.
Barley	1,406 qrs.
Rye	65 qrs.
Hay and Seeds	260 tons.
Straw	75 tons.
Potatoes	450 tons.
Carrots	37 tons.
Other Roots	15 tons.
Green Peas and Kidney Beans	720 bushels.
Greens	10,800 heads.

NOTE.—The Butter and Eggs supplied by the country members of this society, I am informed by the management, amounted to £8,272 in value in 1908. I think I am correct in stating that to the Lincoln Society must be given the credit of being the pioneer in developing this inter-trading between the members of a distributive society and the management.—
J. N. H.

6.—NORWICH CO-OPERATIVE SOCIETY LIMITED.

Potatoes	350 tons.
Wheat	300 qrs.
Barley	130 qrs.
Oats	700 qrs.
Hay	140 tons.
Straw	40 tons.
Bullocks	1,000
Sheep	1,400
Pigs	1,800

The manager further adds that they bought dairy produce, fruit, vegetables, &c., grown in the district, to the value of £3,000 in the year.

7.—DERBY CO-OPERATIVE PROVIDENT SOCIETY LIMITED.

	£
Potatoes to the value of	5,621
Eggs, 2,146,538, valued at	7,793
Milk, 160,000 gallons, which cost.....	4,666
Other Agricultural Produce, including Apples, Onions, Tomatoes, Cabbage, Celery, &c, to the value of	3,394
Total	£21,474

8.—PENDLETON CO-OPERATIVE INDUSTRIAL SOCIETY LIMITED.

Potatoes	28,788 bags of 126 lbs. each.
„	1,841 barrels of 84 lbs. each.
„	3,534 hampers of 126 lbs. each.
Hay.....	237 tons.
Oats	5,616 bushels.
Barley.....	162 sacks of 100 lbs. each.
Butter.....	680 tons.

9.—NEWCASTLE-UPON-TYNE CO-OPERATIVE SOCIETY LIMITED.

	Quantity.	Value (about).
Oats	719 sacks	.... £467
Beans	162 sacks	.... £292
Milk	624,000 gals.	.... £31,393
Potatoes	2,213 tons	.... £11,065
Carrots	50 tons	.... £250
Turnips.....	120 tons	.... £420

10.—GREAT AND LITTLE BOLTON CO-OPERATIVE SOCIETY LIMITED.

Potatoes	64,820 cwts.
Jersey Potatoes.....	2,437 cwts.
Carrots	2,026 cwts.
Turnips.....	1,364 cwts.
Tomatoes	274 cwts.
Hay.....	351 tons.
Straw	53 tons.

NOTE.—The society also sold apples, plums, damsons, and other fruits, but figures were not available in time for insertion in paper.—J. N. H.

II.—CREWE CO-OPERATIVE FRIENDLY SOCIETY LIMITED.

From farmers direct, delivered on the spot:—

Potatoes	900 tons.
Carrots	30 tons.
Turnips.....	4½ tons.
Cabbages	955 doz.
Eggs	445,079 in number.
Butter.....	14,424 lbs.
Cheese.....	78½ tonr
Poultry	2,500 head
Rabbits	1,340
Other Greengrocery, in value	£462
Fruit, in value.....	£214

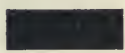
The secretary, in his letter, states “that the purchases ex-Manchester market are not included, but supplies in this way would total to at least £1,000 in value besides above.”

NOTE.—The foregoing information has been obtained for me by Mr. J. C. Gray, to whom I desire to express my gratitude. Mr. Gray informs me that in asking for the information from the societies he made “no distinction between home-purchased produce and those made from other districts and abroad,” and that the figures include, as far as he knows, “the whole of the purchases of produce made by the societies which give the information.”—J. N. H.

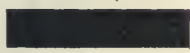
APPENDIX IV.

Return showing the work accomplished by Agricultural Organisation Society from its inception, in 1901 to 1908.

NUMBER OF SOCIETIES FORMED—



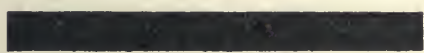
December, 1901 : 25 Societies.



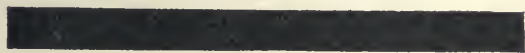
December, 1902 : 41 Societies.



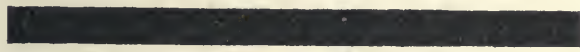
December, 1903 : 72 Societies.



December, 1904 : 98 Societies.



December, 1905 :
123 Societies.



December, 1906 :
137 Societies.



December, 1907 : 167 Societies

TURNOVER OF THE SOCIETIES—

	£			£
1901	9,467		1905	221,524
1902	16,274		1906	375,000
1903	38,909		1907	610,000
1904	136,677		1908	860,000
				(estimated).

PARTICULARS.

Showing the number and nature of Registered Co-operative Agricultural Societies in England and Wales affiliated to the Agricultural Organisation Society Limited, in December, 1908:—

Societies for the Supply of Requirements and Sale of Produce	130
Dairy, Bottled Milk, and Cheesemaking Societies	15
Rural Industries Societies	3
Allotments and Small Holdings Societies	111
Agricultural Credit Societies	21
Auction Markets	2
Fruit Grading Societies.....	2
Motor Service Societies	2
Co-operative Farming Societies	3
Co-operative Milling Societies	1
Agricultural Co-operative Federation Limited	1
Central Co-operative Agricultural Bank Limited	1
Scottish Agricultural Organisation Society Limited	1
Agricultural & General Co-operative Insurance Society Ltd.	1
	294
Number of Societies formed during the Year	124

Other Societies are in process of formation.

APPENDIX V.

AN INSTANCE OF WHAT A RURAL DISTRIBUTIVE STORE CAN DO IN COLLECTING
AND DISTRIBUTING AGRICULTURAL PRODUCE.

The first article is taken from the November, 1908, issue of the *Journal of the National Poultry Organisation Society*, and the second from the January, 1909, issue of the *Journal of the Board of Agriculture*.

WICKHAM MARKET DEPOT.

“This local society is unique amongst existing organisations for the collection of eggs, in that it is part of the operations of the Wickham Market Industrial Co-operative Society, which has been conducted in this little Suffolk town for many years. The egg department was the outcome of a conversation between a private member of the co-operative society and one of the committee, the former of whom suggested the advisability of collecting eggs from members, with a view to finding an outlet for produce as well as

supplying them with what they require for their respective households. As a result, the society communicated with the National Poultry Organisation Society, the secretary of which visited Wickham Market and met the committee in order to discuss the matter. At that meeting it was resolved that operations be commenced in January, 1906. Later, a visit was paid to the district by Mr. Verney Carter, for the purpose of giving information as to the methods to be adopted, and teaching the system of collecting and tasting.

Business was commenced on January 1st, 1906. During the first week we received 170 eggs, for which 17s. were paid, but by the end of March in the same year, supplies were being obtained at the rate of 4,000 per week; and in June and July they had increased to over 5,000 per week. During the first six months 18,714 eggs were received, but the trade grew so rapidly that the total for 1906 was 155,000; and during 1907 the total handled was 448,956 eggs. Since then there has been a rapid increase, not only from wider collection, but also, that as a result of better prices, producers have been stimulated to improvement of methods and increased numbers. During the two and a half years which this society has dealt in eggs the total number received and sold has been 1,112,970. When trading was commenced it was not contemplated that it would reach such large dimensions, and it may be pointed out that this would be difficult were it not for the system of collection, which has contributed greatly to the success achieved.

It may here be mentioned that, being a distributing industrial co-operative society, every day in the week carts are out delivering goods to the members, who are scattered somewhat widely over the district, and in this respect it differs considerably from the ordinary urban industrial co-operative societies. These carts, in delivering groceries, &c., collect eggs; but one day in each week a cart is sent out specially to collect the eggs, supplementing the other rounds; and during last spring, on several occasions, no less than 10,000 eggs were collected on a single journey. As already indicated, being a co-operative society, the primary necessity was to interest the members in the venture, and it is from them that a very large proportion of the eggs have been received; but some are purchased from non-members, who may, at the same time, obtain ordinary goods sold by the Society. In this way, it has been found that the number of customers has been largely increased, and, therefore, the benefit is a double one. By undertaking the collection of eggs regularly, members have been enabled to dispose of their produce at much better prices than they would have done otherwise. Before the society commenced to trade in eggs, during the plentiful season frequently they could not be sold at a better price than 1s. for twenty-two or twenty-four; but one of the important features is that at no period during the present year has the price been less than 1s. for eighteen, which has meant a very great advance, and considerable benefit to the producers of the district. We have had no difficulty in finding an outlet for the produce. Being members of the Co-operative Wholesale Society, that body has been a

regular customer, and the marketing section of the National Poultry Organisation Society has helped very greatly in disposing of large quantities weekly.

As this branch is, to some extent, associated with the other sections of our work, we have not shown a separate profit and loss account, but with the exception of one half-year the expenses have been fully met, and a balance has been carried to the general trade account. That, however, is the least part of the benefit which has been obtained by the establishment of this branch of the trade, because the first consideration is to find a better market for produce, and to enable our members to obtain a higher price for their eggs than would otherwise have been possible.

We feel that the result of this effort is one that can be commended to other industrial co-operative societies, who would find that, not only can the trade itself be made more profitable, but it would help very materially in other departments. In these days, the question with all rural pursuits is marketing, and it may be pointed out that the satisfactory achievement is a proof of the value of the system advocated by the National Poultry Organisation Society.”

A. W. B.

SALE OF EGGS THROUGH AN INDUSTRIAL CO-OPERATIVE SOCIETY.

“The outlet which industrial co-operative societies possess for the sale of many classes of agricultural, dairy, and garden produce, has suggested that there is an excellent opening in many cases for these societies to purchase produce direct from their members and others in the vicinity, instead of obtaining their supplies from wholesale dealers. This is particularly the case with co-operative societies in small country towns, many of whose members are engaged in agriculture or horticulture in one form or another.

A successful instance of this is afforded by the Wickham Market Industrial Co-operative Society, which at the beginning of 1906 undertook the collection of eggs, a branch of business for which it had special facilities, as its carts were regularly engaged in delivering goods to members scattered over a somewhat wide area. These carts, in delivering groceries, &c., also undertook the collection of eggs, while, in addition, a cart was sent out specially once a week to supplement the other rounds. During the first six months after the experiment was started, 18,714 eggs were received, but the trade grew so rapidly that the total for 1906 was 155,000, and during 1907 the number was 449,000. Since then there has been a rapid increase, not only from wider collection, but also because, as a result of better prices, producers have been stimulated to improve their methods, and the total number received in two and a half years has been 1,113,000. A very large proportion of the supply is purchased from members of the society, but some are also obtained from non-members, who may at the same time, purchase ordinary goods sold by the society. It is stated in the *Journal of the National Poultry Organisation Society* that before the society began to

deal in eggs not more than 1s. for twenty-two or twenty-four eggs could be obtained in the plentiful season, but during the past season the price has never been below 1s. for eighteen, which is a considerable advance. The Co-operative Wholesale Society, to which the Wickham Market Society is affiliated, has been a regular customer, and the marketing section of the National Poultry Organisation Society has also helped to dispose of large quantities weekly."

APPENDIX VI.

At the Woolwich Congress of 1896, the report of the sub-committee, which was appointed by the United Board to make full inquiry into the subject of rural co-operation, and to submit some proposals for the consideration of the Congress, was unanimously adopted. The following, amongst other suggestions, were embodied in the report:—

- (1) That more attention than hitherto be given in future by the Co-operative Union to promoting the establishment of allotment and land societies among labourers, and in helping to form groups of small producers into co-operative organisations for the purchase of farming materials, and for the sale of their produce.
- (2) That, speaking generally, it is not advisable for distributive societies to embark in dairying or farming except upon land owned by themselves, and unless they have a market for the produce within their own membership.
- (3) That it be a recommendation to distributive societies in manufacturing districts to federate into groups and establish collecting and buying depôts in suitable agricultural centres, to tap the sources from which rings of middlemen, who control the market in large towns are supplied by the lower grade of middlemen or hucksters, who collect from the actual producers. The foregoing applies, among other things, to fowls, ducks, geese, feathers, down, eggs, rabbits, honey, butter, fruit, vegetables, and all kinds of provender.

And Congress Resolved:—

- (a) That the report of the sub-committee on "Agriculture" be approved, and that it be referred to the sectional and district conferences for discussion during the coming year.
- (b) That this Congress receives with satisfaction the report now made of the endeavours to establish co-operation in agriculture by means of societies for enabling small holders to cultivate the land, and also by means of societies for the purchase of farming materials and the sale of agricultural produce, and that the United Board be authorised to help these efforts as far as possible.

PAPER II.

**Agricultural Co-operation and its Relation
to Co-operative Distributive Societies.**

BY J. MASTIN (MANCHESTER).

Mr. Harris has told us the progress agricultural co-operation has made, and has indicated some of the future probabilities. It is already a big thing and will be bigger. The problem, of which I am now to attempt the solution, is how best to bring distributive co-operation into business connection with agricultural co-operation, to their mutual benefit.

All here know the great development actually made in distributive co-operation. The Pioneers, who are still with us and see the marvellous growth of distributive and productive co-operation, must wonder at the fruitfulness of the ideas they and their comrades promulgated. These early workers in the co-operative field have done more real and lasting good to their fellow-men than many whose names are writ large on the page of history. The last word, however, has not yet been said on either distributive or productive co-operation.

The general flow of the movement, despite some ebbs, is towards greater concentration, and to increased dependence upon itself, and even if this were not so, closer relationship would be forced upon us from the outside.

Agricultural co-operation is in its infancy. Sturdy and of great promise—yet infancy. An infancy, the development and growth of which distributive co-operation can materially assist.

You will permit me to assume your willingness to aid, and allow me to attempt to indicate a method by which your willingness can become usefulness.

The purpose of this paper is to suggest some means by which the two friendly complementary movements can be brought into a

connection beneficial to both. I use the word complementary, because it seems to me that if to our present distributive and productive (manufacturing) enterprises we add agriculture, we arrive at a completer and fuller co-operation.

The union of agricultural and distributive co-operation will never be consummated by sentiment alone. Sentiment and sympathy there ought to be, there must be; they are necessary—but something more will be needed. In the long run, mutual advantage must show itself if permanent success is to be achieved.

A word or two of personal explanation will fittingly precede the suggestion I am about to make.

Attributing, as I do, the honour of the invitation to read this paper, to my position at the Co-operative Wholesale Society, it is necessary to make it quite clear that the suggestions in the paper are my own, and do not commit the Co-operative Wholesale Society in any way. The suggestions have not been submitted to the Co-operative Wholesale Society, therefore the committee of the Co-operative Wholesale Society has neither approved nor disapproved of them. It has no responsibility for them. Its first knowledge of them would be the printed paper issued by the Co-operative Union.

Without troubling you and occupying time by attempting to state alternative plans, I come directly to the one which seems to me best calculated to ensure success.

I suggest that the Co-operative Wholesale Society be asked to establish an agricultural department, with two particular objects, viz. :—

- (1) To supply existing agricultural societies with their requirements both for holdings and homes.
- (2) To arrange for the disposal of the products of the agricultural societies.

There is already a society known as the Agricultural Federation in existence to carry out part of these objects. A friendly arrangement might be made by which the Federation could be absorbed by the Co-operative Wholesale Society. The difficulties of this absorption would be much less now than they would be five or ten

years hence. With both in the field, and both active and vigorous, friction would be certain sooner or later.

(1) To Supply Existing Agricultural Societies with their Requirements both for Holdings and Homes.

Of the two suggestions, No. 1 is much the easier one to carry out. As a matter of fact, the Co-operative Wholesale Society is already doing a fair amount of trade with agricultural societies. Development on this line is comparatively easy, provided the agricultural societies receive information as to what the Co-operative Wholesale Society is. They should be encouraged to become members. Fuller knowledge would lead to them thinking and speaking of our Co-operative Wholesale Society, and not thinking of it as some alien organisation. The Co-operative Wholesale Society already supplies fair quantities of feeding stuffs to agricultural societies. A big development is possible here, for now that the Co-operative Wholesale has large flour mills on the Tyne, Thames, Bristol Channel, Manchester Ship Canal, and at Oldham, arrangements would permit the agricultural societies drawing a good proportion of their requirements of mill offals from these centres.

If experience proved that the manufacture of feeding cakes and fertilisers was desirable, it would simply come as a development.

The concentration of the demand for implements and other articles needed for the farms would strengthen the persuasive powers of the Co-operative Wholesale Society, when negotiating terms with manufacturers, and thus benefit the agricultural societies.

You will have noticed that part of No. 1 is for the Co-operative Wholesale Society agricultural department to supply the home requirements of the agricultural societies; in other words, to encourage the agricultural societies to combine their purchases of articles for home requirements.

There is little or no difficulty in doing this if the societies are willing, because the Co-operative Wholesale Society, with its ware-

houses and depôts, pretty well spread over England and Wales, can with advantage supply all their home requirements.

In a small way this is already being attempted with a fair amount of success in some districts, where they do not trespass on any existing retail distributive society. In one or two districts covered by existing retail distributive societies friction is showing itself. The retail distributive society, whilst willing for the Co-operative Wholesale Society to supply direct to agricultural societies the requirements for the holding, rather resents direct supplies for use in the home. This is a practical difficulty. If the retail distributive society efficiently covers the district, the agricultural society must be shown the advantage of trading with the retail society and persuaded to trade there. If the objection is only a sentimental one—well, sentiment must not be allowed to stand in the way of progress. However, it ought not to be outside the capacity of the Co-operative Wholesale Society Committee, the Co-operative Union, and the local committee I shall refer to shortly, to reconcile differences which may crop up.

(2) To Arrange for the Disposal of the Products of the Agricultural Societies.

This section will be much more difficult to work than No. 1. Success is, however, possible. In my opinion, success is certain, if worked on business lines and not rushed. In a tentative kind of way the Co-operative Wholesale Society has already been experimenting. Some produce has been bought from agricultural societies, and some has been received on consignment. The experiments have, so far, proved fairly satisfactory. Speaking for Manchester, I can say that these agricultural societies have had preference given them, yet not always to their satisfaction. The manager of one complained to me that the produce of their members was not being accepted by one of our centres. He admitted that the quality was not equal to that from another district, yet thought, as co-operators, their produce ought to have been taken. I explained to him that we only wanted the best, and that the Co-operative

Wholesale Society's buyer in that particular centre would not be authorised to make any exception, as we had no outlet there for seconds, &c.

The established agricultural societies already raise more produce of certain kinds than the Co-operative Wholesale Society's green fruit departments under present conditions can handle. The suggested new agricultural department would need to develop a practice which has been found useful in one section of the Manchester district.

A number of farmers in that section consign all their produce of a certain kind to the Co-operative Wholesale Society. This produce is examined by the Co-operative Wholesale Society's servants at the sending stations. The best is forwarded direct to retail societies, the surplus of the best (if any) and the less satisfactory are forwarded to the Green Fruit Market, Manchester, where the Co-operative Wholesale Society has a stand. There it is sold to outsiders at the current market price for the grade.

This system permits each farmer to forward his produce with a reasonable certainty of receiving the value of his grade. If best, he receives the price of best; if inferior to best, he receives the current market value of the quality he has forwarded. I do not say that satisfaction is always acknowledged, but the system is so well appreciated that we could double the number of farmers (senders) if we had the outlet for the produce. A further advantage to the farmer is that having carted the produce to the station he is free to return to his business—farming. The loss of time in attending a market two or three times a week is avoided. Payment is made by cheque weekly, from Balloon Street, direct to the farmer's house. This is an improvement on the old style, when the Co-operative Wholesale Society's buyer took actual cash, and paid it over to the farmer at some public-house in the country market town.

The agricultural department would, I think, have to arrange for stands in most of the principal markets, and would need to keep a strict control on the "sendings," or it would, at times, be simply swamped with produce.

Another matter to be determined would be whether the

Co-operative Wholesale Society's agricultural department was to treat direct with the individual members of the agricultural societies or only through the agricultural societies. To some this may seem a small matter—in practice it would have a considerable influence on results. All growers do not produce the same quality. The grower of "best" would be jealous that his "best" had been useful to the grower of "seconds" in raising the average price. He is not concerned in the average price, he requires (and reasonably so) the market value of his own production. And as he is not tied to the agricultural society, he would, if dissatisfied, try some other outlet. Experience will probably determine that the selling of some articles can be pooled, but that others will have to be dealt with direct between the actual grower and the Co-operative Wholesale Society's agricultural department.

We must recognise that there is a plentiful lack of knowledge on the part of distributive societies concerning agricultural societies, and as might be expected a still greater want of knowledge by agricultural societies of the co-operative movement generally. Education of some kind will be needed. If it can be shown that there is a prospect of financial benefit, that prospect will quicken the desire to know more of a movement so promising, and thus greater interest will be taken in the co-operative lessons.

It will be found desirable, probably necessary, to establish local committees, whose duties would be to focus information in their area.

In districts where there was a probability of overlapping with retail distributive societies, it might be well for the retail societies to be represented on the local committees. The usefulness of this suggestion would largely depend on the type of representative appointed by the retail societies. If they were busybodies, and anxious to rule everything ("boss the show") because they had had a longer experience of co-operation than the farmer members of the committee, they would do a great deal of harm, whereas men of the right stamp could give assistance of almost incalculable value. The representative of the Co-operative Wholesale Society's agricul-

tural department would meet with these local committees, and so learn more fully their way of looking at things, and would have an opportunity of explaining to them the requirements and limitations of the distributive societies. I say limitations of the distributive movement, because in practice it would be found that the agricultural societies produced more than the distributive societies could retail to their members. Hence the necessity of arranging for stands on the principal markets. Each step in the development would have to be reported by the Co-operative Wholesale Society's representative to the committee of the Co-operative Wholesale Society, which might in turn find it desirable to ask the various local committees to send delegates to a meeting representing a larger area or later to a national conference. Great things are possible to gradual, possibly slow-looking development. If an immediate, showy, and general success is aimed at, I fear considerable disappointment will be experienced later on.

The fact that I have so largely confined myself to green fruit does not exclude from consideration other productions of agricultural societies. What is practicable with green fruit will be more or less feasible with other articles. English wheat is used at the Co-operative Wholesale Society's flour mills, and is also sold by the distributive departments for poultry food. Several purchases have already been made from one agricultural society, and the wheat forwarded direct—very appropriately you will agree—to the Pioneers' Society, Rochdale. It seems likely that the Co-operative Wholesale Society's agricultural department could bring the butchering departments of the retail societies into connection with the man who feeds stock. What is to prevent stock being forwarded from the farm direct to the retail societies? Motors have not yet superseded horses. If it was found that the agricultural societies bred horses of the right class, periodical sales at the principal centres should be useful. If the right class is not bred at present, it would not be very long before the breeders were prepared to supply the class for which there was a demand.

I am not sufficiently acquainted with the details of English

butter making to have an opinion of much value, yet will venture one or two observations.

Until English butter is made on the Danish dairy principle, assuring a supply of best quality all the year round, there is little chance for it in the big manufacturing towns. Seeing that Danish butter is mainly produced in co-operative dairies, it might be asked, why not have similar organisations in England?

Milk is the raw material of a butter dairy. The price of milk determines the cost of butter. The questions I ask the expert—the man who knows—are: “Can a supply of milk be obtained all the year round at a price sufficiently low to enable the English dairy-made butter to compete in quality and price with Danish produce?” Will it not pay better to sell the milk as milk?

I have named Danish butter, but while it is the supply largest in quantity and best in quality, it is not the only one. Ireland sends large quantities of good butter, and if winter dairying was extended and Danish methods more closely followed, Ireland would soon become a very serious competitor of Denmark. The Colonies and Argentina send fair supplies at certain seasons.

A number of societies already sell milk. Possibly more could with advantage establish milk depôts.

When English eggs can be produced at a price to compete with Irish, Russian, Scandinavian, &c., there will not be any difficulty in their sale through retail co-operative societies.

In conclusion, allow me to say that my aim in this paper has been to submit suggestions which, in the course of their development, would not only benefit retail co-operative societies, but would also be of great advantage to the agricultural societies, for these would find the Co-operative Wholesale Society a safe source of supply for their requirements for home and farm, and the Co-operative Wholesale Society in opening a market for the produce of the agricultural societies would provide security for equitable treatment in the market, and the certainty of cash payment after the market, both of which good things should be highly appreciated by agricultural societies.

AGRICULTURAL CO-OPERATION AND ITS RELATION TO CO-OPERATIVE DISTRIBUTIVE SOCIETIES.

The papers by Messrs. J. N. Harris and J. Mastin were considered together in the discussion.

Mr. A. J. BROWN (Addlestone) opened the discussion. He regretted that the papers were not to be read. He hoped they would be considered by the societies. It was sometimes stated that there was difficulty in the distributive societies getting the produce of small holders. He thought the managers of the societies were to some extent to blame for this, because they preferred to go to the wholesale market instead of going direct to the producers. This was a great mistake. He believed the scheme suggested by the Agricultural Organisation Society, as represented by Mr. Harris, was an exceptionally good one, namely, collecting the produce in suitable buildings and sending it direct to the stores. Mr. Brown suggested that sheds should be set up for the storage of fruit.

Mr. J. JARMAN (Warrington) stated that there was a wide field for the development of co-operation from an agricultural point of view. The present position of farmers, especially fruit farmers, was seemingly a hopeless one. There was no market for their produce except under conditions which could scarcely result in a profit. Here was where the Co-operative Wholesale Society or the Agricultural Organisation Society might come in. There was also need for more education amongst the farmers as to the best way of marketing their produce. He had known farmers to send a large quantity of one article to the market and not have the slightest difficulty in disposing of it. On the other hand, farmers might send twenty different kinds of produce and not sell much of any one of them. He therefore suggested that local societies should collect the produce of the farmers and send it forward to the markets in large quantities. He understood that the Wholesale Society were already doing something in this direction; they had a stand on the Manchester market, and he would like to see further steps taken on these lines.

DEPARTURE OF GERMAN DELEGATES.

The PRESIDENT suspended the discussion in order that the German delegates might have an opportunity of saying "Good-bye."

Herr SCHERLING came forward, on behalf of the party, and thanked the delegates most heartily for the kindly reception accorded them. They also desired to thank the Congress for passing the resolution relative to the relations between Germany and Great Britain. "We want," continued Herr Scherling, "your trade, and I think we have things which you yourselves require. I know to-day better than ever that co-operation means peace all over the world, and that co-operators are brothers working together for the good of all." Herr Scherling, before withdrawing, expressed the hope that he would meet the delegates again next year at Plymouth. "Perhaps," he concluded, "I shall come across in an airship."

Herr Scherling was now joined by his colleagues, and the three were given a hearty send-off, the delegates rising and cheering repeatedly.

DISCUSSION RESUMED.

Mr. E. TRUSCOTT (Devon District) said that Congress was under obligation to Mr. Harris for his very excellent paper. It was necessary to get the farmer into contact with the consumer. He hoped that the delegates would thoroughly discuss the important points with a view to practical realisation. To some extent the scheme was being carried out in the Plymouth district; they had many small holders in that district, and to-day these were sending supplies to their society in the way indicated in the paper, and it worked in a way satisfactory to producer and consumer. He appealed to Mr. Harris to see if their efforts at agricultural organisation could not be renewed in Devon and Cornwall.

Mr. E. O. GREENING (Agricultural and Horticultural) said they were now face to face with the problem of how to remove the obstruction which made it impossible for the small holder to make his surplus produce marketable. The seller who sent his goods to the Covent Garden market did not get the prices for which the articles were sold. He was told, on inquiring into the matter, that the goods were sold at such varying prices in a single day, that if the actual prices realised were given to the producers there would be an outburst of discontent, and so the prices were averaged, with the result that sometimes the amount sent back was so low as to be perfectly ridiculous. A lady wrote to him recently from the West Indies with a view to seeing what her produce would fetch in England. She was interested in pineapples, and what, he asked, did they think was realised on them? The fruit was sold by auction, and fetched twopence each, and at the end of the transaction the lady had nearly £2 to pay in addition. He asked the auctioneer, who was a very honest Hebrew, the reason, and he answered that the people of the West Indies had not taken the trouble to find out what the requirements of the market were. That was the secret of the failure of the great mass of English small producers—they did not take the trouble to learn what the consumer wanted. Another dealer said he would have nothing to do with British stuff, because they "topped" the fruit. Consignments of Canadian apples were the same from top to bottom. Until our people organised and sent honest stuff to market they would not get remunerative prices. He had known English apples sold at a penny per pound when Canadians fetched fourpence. Railway carriage was another difficulty, owing to the want of organisation. Covent Garden dealers said they could not negotiate the sale of fruit for less than 10 per cent. We ought to have our own man at Covent Garden.

Mr. A. MALLACE (St. Cuthbert's, Edinburgh) discussed the paper in the light of his own experience as the seller of a considerable amount of produce, and pointed out that the grading of the articles produced was one of the real difficulties that arose between the producers and the agricultural associations. In the egg trade, people in the south and east of Scotland had been

drawing produce from the small merchants in Sutherlandshire and Rossshire. These merchants collected the eggs day by day and then sold them. This system had gone on with perfect satisfaction between buyer and seller, and if producers of other articles would do as these producers of eggs did a great deal of good would be done. With regard to butter, he thought they should urge the small farmers and creameries in Ireland to produce butter all the year round, for until Ireland did that they would not be able to command the same price as Denmark. Another point urged by Mr. Mallace was that the Wholesale Societies must get into touch with the people who supplied milk and butter to the collectors, and have systematic inspection of their places, so as to satisfy themselves that dairy utensils and the methods of cow-keeping were such as ensured that the pure milk necessary to make pure butter would be supplied.

Mr. J. DAVISON (Northern Section) said that it seemed as if the Small Holdings Act was as dead as a door nail in the county of Northumberland. The impression seemed to have gone abroad that the country was adaptable for anything but dairy farming, but that was due to the action of the mine-owners.

Mr. W. TURNER (Lincoln) urged the importance of combination between the co-operators and producers, but scientific procedure must be adopted, and preference must be given to the organisation of societies rather than to the individual organisation suggested in the paper. This would be known as an Agricultural Co-operative Congress. As showing what could be done, he reminded the delegates of what Lincoln Society had been doing to cater for the agricultural labourers in its district. These men were earning 18s. per week, and they had share capital amounting to £15,000 in the society. Where societies did what Lincoln did they would find springing up the wherewithal for the development of the small holdings. The time was ripe for action. Sixty years ago two million people lived on the land, to-day there was hardly one million. As Oliver Goldsmith sang—

“ Ill fares the land, to hastening ills a prey,
Where wealth accumulates and men decay;
For a bold peasantry, their country's pride,
When once destroyed can never be supplied.”

Mr. T. RULE (Hon. Member, Northern Section) dwelt upon the importance of making the land produce as much food as possible, so that we need depend less on foreign countries from which we now obtained three-fourths of our supplies. Contingenies might arise to make these supplies precarious. None could solve this agricultural problem so well as co-operators.

Mr. W. G. M'GUFFIN (Belfast) said that if we would get to the bottom of this question we must establish a commercial connection between the producing and distributing centres. England had all the means of consolidating these forces. Their object in Ireland was to so rapidly develop the distributive side that they would be able to bring together on one common board

agricultural and distributive representatives to co-operate for mutual advantage.

Mr. J. SHILLITO (Co-operative Wholesale Society) said this subject was one of very great importance. There was a desire on the part of many country people with imited means to cultivate a plot of land, from one to fifty acres, to be obtained by the aid of the Small Holdings Act, and produce fruit and vegetables for the market. He thought co-operators could help these people if they concentrated their produce and disposed of it to local co-operative societies, instead of paying carriage to Covent Garden market and a commission of 10 per cent. According to Mr. Greening, time, labour, and expense would be saved by sending produce direct to the consumer. The same with eggs, which should be concentrated, graded, and despatched in bulk at the lowest cost and in the best possible condition. The producer and consumer would be better served in that way than in any other. In dairy farming, the little old churn was out of date and unsuited to make the best butter, the cream not being prepared in a proper way by separation. Concentration was again needed. There was plenty of land ready for dairy farming, in the utilisation of which facilities should be afforded. All these problems pressed for solution. Though the best land cost more it would pay better than poor land. The distributive stores should communicate with the producers and organise to get fruit, eggs, butter, and vegetables at the least cost and of the best quality.

Mr. M. KIRTON (Throckley) suggested that an agricultural department should be established in connection with the United Board to look out for suitable estates with the object of buying. So many acres could then be allotted to each man, for whom suitable housing accommodation should be provided. In this way the best men could be got "back to the land."

Mr. C. A. W. SAXTON (Midland Section) mentioned that in the county of Worcester there were more small holders than in any other county of England. Farmers had great difficulty in getting their produce to large centres of industry, and it frequently happened that after paying railway carriage and commission fees there was nothing left to compensate them for their labour. He supported the suggestion made by Mr. Mastin for the formation of an agricultural department by the Wholesale Society for the purpose of supplying small holders with implements, and also for the disposal of their produce. It had been his duty to help in the formation of a small holding society, and he believed negotiations had been entered into between that society and the Wholesale Society with regard to the disposal of produce. By the formation of the proposed agricultural department by the Wholesale Society, and the development of small holding societies in various parts of the country, greater prosperity would come for the agricultural population.

Mr. J. KING (Stratford) said they had a dairy department with £800 taken weekly, and greengrocery doing a trade of £500, therefore this subject was very important to the Stratford Society. In Essex there was a farmers' co-operative society, with whom they obtained milk, and they found that these co-operative farmers were as keen in getting the best prices for their produce

as those who were not organised. It was important for members of a co-operative distributive committee to see that they did not "pay through the nose" simply because they were buying from co-operative sources. Half-a-farthing or an eighth-of-a-penny might not seem much at the time of one purchase, but it made a considerable difference in the course of a year. The farmers of Great Britain should follow the example of Denmark, and learn to be neat and tidy in the packing of their produce. There was an opening for co-operation in connection with the making of jam. Mr. Gladstone was laughed at for his "jam speech," but it gave a great impetus to the trade.

The PRESIDENT: I will ask Mr. Harris to reply, and then a resolution will be moved.

Mr. J. N. HARRIS, in replying, said he wanted co-operators to help him to keep down any friction that was apt to arise between farmers and distributive agencies, and get them to realise that townsmen and countrymen could be brothers in co-operation. Little good would be done by utilising the Small Holdings Act if producers were not organised in co-operative communities. He urged co-operators to help farmers in this respect, and extend to them the hand of fellowship. The Danish farmer treated his holding as a productive factory, and left co-operative organisations to distributive the goods, so that he could confine his attention to his land. Farmers in the United Kingdom were behind-hand, but they were willing to learn. Unless, however, they were to reduce as much as possible the middlemen between the producer and the consumer farming will become more and more difficult. He hoped that the committee to be appointed would devise an effective scheme. The ideal system was to get organised consumers and producers to work together.

Mr. J. MASTIN (Manchester) thought that had the papers been read the discussion would have been more relevant. There was nothing to reply to affecting the papers. He understood that they were not there to discuss agricultural, the Wholesale, or any other organisations, but the means by which these various societies could be brought together in a living connection, and that had not come out at all in the discussion. The question was what was the best way to transfer the goods of the producer to the consumer? The only point he would refer to was mentioned by Mr. Greening, and, in reply to that gentleman, he would say that last season was absolutely the worst for Canadian apples ever known. It was not due to careless work, but absolutely fraudulent work. He did not know whether or not anybody would be put in prison in connection with this matter, but he could say that if there was not a very great change the Canadian trade would be injured, and we should have to look to some other source of supply.

Mr. J. EAGER (West Wales District Association) moved—

That, in the opinion of this Congress, the time has arrived when the producer upon the land should be brought closer to the consumer, and that, therefore, a concrete policy of co-operative distribution and supply in organised agriculture should be defined; and, with

a view to the formulation of working arrangements, a conference be convened between the Co-operative Union, the Wholesale Societies, and the Joint Boards for Trade and Organisation, as representing the Agricultural Co-operative Societies of the United Kingdom, at the earliest possible date; the meetings of the conference to be summoned by the Co-operative Union.

The two admirable papers written by Mr. Harris and Mr. Mastin, he said, had conveyed to them a great deal of information, and he had hoped for their being read so that they could have been made more familiar with the points. The difficulty was the competition suffered by the home producer from the producer over the seas, and what we wanted to do was to organise producer and consumer on the basis of community of interest, whereby each could help the other. One other solution might be the Co-operative Wholesale Society taking over the sole control of the supply of agricultural requirements and the distribution of the producer by absorbing the existing organisations. The difficulties were not insurmountable. His district association had made this question prominent, and they had done something to educate the farmers of South Wales by conferences, &c. We must educate British and Irish farmers.

Mr. H. A. BARBOUR (Irish Conference Association), in seconding the resolution, said the Joint Board for Co-operative Trade and the other organised body represented in Irish agriculture exactly what the Co-operative Wholesale Society and Co-operative Union did in English co-operation, and surely these four bodies could come together and construct a bridge between the two interests. He was the president of a distributive agricultural society, and his experience was that if difficulties existed, they were outside, and not inside their organisation.

Sir H. G. BELLEW (Irish Producers Limited) said nothing had surprised him more than that motion of peace of the day before, for his experience was just the reverse—that in Ireland they fought everybody—and if they had had nobody outside to fight, well they set to amongst themselves within the co-operative movement. He was delighted to say, however, that the fight between them and the English Co-operative Wholesale Society was over, and they were acting like true co-operators. They in Ireland were small farmers with little capital, whilst the Co-operative Wholesale Society was a great organisation with large capital, but not once had the latter attempted to crush the former, but had acted as true co-operators. He warned them of one danger, not to disturb the suspicious nature of the Irish farmer, for they did not want friction or a split with two competing elements in the co-operative movement.

Mr. J. GREEN (Netherfield), in supporting the resolution, said there was one point that had been missed and that was the railway rate differences, whereby foreign fruit and stuff could be brought into our country at less cost than our own could be carried over our railways.

The resolution was adopted unanimously.

GLASGOW BUTCHERS' BOYCOTT.

The PRESIDENT: A telegram has been received, signed "Shaw Maxwell, senior magistrate, City of Glasgow—Grateful to Congress for vigorous protest of yesterday and unanimous resolution. November election will kill boycott."

CO-OPERATION AS A REMEDY FOR UNEMPLOYMENT.

The PRESIDENT: Now, we have a third paper, prepared by Mr. A. Stoddart, which it has been decided to take as read, on "Co-operation as a Remedy for Unemployment."

PAPER III.

Co-operation as a Remedy for Unemployment.

BY A. STODDART (CONSETT).

Depression in trade has once again brought into national prominence the perennial problem of unemployment, and all classes of the community are agreed as to the necessity of finding some remedy for the evil. Whatever differences of opinion exist relate only to the nature of that remedy and the form of its application. Looked at from the standpoint of the social reformer, this unanimity is one of the encouraging signs of modern times. It argues the gradual introduction of a broader humanity into the relationships of life, and gives to the general outlook that element of hope which is necessary to earnest and sustained effort. Whether the universal recognition of this evil in our social life is due to the awakening and educating of the public conscience, to the deepening intensity of the evil itself, or to both, in the meantime matters little. The important thing is that public opinion has placed this question in the front rank, is of sufficient volume to keep it there, and insists that the resources of the nation shall, if necessary, be taxed in finding a solution. Having regard to the traditions and claims of our movement, it is not surprising that co-operators are interested in this matter. A movement, which in principle and practice affirms the solidarity of labour, cannot, if true to itself, long remain indifferent

to the disintegration, and consequent loss of power caused by unemployment. The movement itself is a protest against the conditions which make the evil possible, and a prophecy of better things; so that the presence of unemployment on so large a scale must be taken as a challenge to co-operation to justify its existence. The measurement, by Board of Trade statistics, which, owing to the difficulty of getting adequate returns, are always incomplete, may be interesting, as in some measure showing the extent of the evil in its relation to the loss of wealth-producing power; but mere figures help us little in gauging the deterioration and loss of moral power, which is, after all, an important factor in economic efficiency. That it is almost impossible for a man to pass through a lengthened period of unemployment and emerge morally unscathed, his recuperative powers unimpaired, is perhaps the saddest aspect of the whole problem.

The task facing us at this moment is not exclusively one of finding employment for the fit, who through any of the causes which lead to depression in trade may have been temporarily displaced, it also includes the restoration to efficiency of that relatively large number of our fellow-men who in the struggle for existence are gradually going under. The deterioration of the individual begins with the feeling that there is no place for him in the social economy. He is a superfluity. Defeated by circumstance, he gradually declines in self-respect and loses hope. There is a benumbing of his faculties and a loss of grip on life, which depreciates his value as a national asset. The pull is always downwards, and in many cases strong enough to land him in the ranks of the unemployable. He is then no longer an asset but a liability, a burden on the community.

In this connection there is the significant statement in the minority report of the Poor Law Commission that "No country, however rich, can permanently hold its own in the race of international competition if hampered by an increasing load of this dead weight, or can successfully perform the role of sovereignty beyond the seas, if a portion of its own folk at home are sinking below the civilisation and aspirations of its subject races abroad."

The bad effects of unemployment are not confined to the unemployed. Apart from its influence upon the general community, it is impossible to ignore the fact that the existence of surplus labour creates a subtle form of competition which adds greatly to the insecurity of those who are employed. The whole industrial situation tends to concentrate the thought of the worker mainly on the question of his means of livelihood, and thus the interest in his work is in danger of becoming limited to consideration of wages alone. This state of things does not conduce to the development of the best in a man, and it adds to the strain of modern life. The wear of modern conditions is not confined to the wage earner alone. The keenness of competition puts an ever-increasing pressure upon the capitalist, and more and more of his life has to be sacrificed to the exigencies of business. The best thought in this country is in revolt against a system which produces such results. We cannot adjust ourselves to the economic conditions under which we live and long retain the stamp of a high national character, and the question of how to alter the conditions so that the highest and best in men may find opportunity of expression is one of the greatest importance. Now, whilst I think that, under existing conditions it is impossible for any one agency, alone and unaided, to successfully grapple with all the difficulties involved, I firmly believe that there is, in the genius of the movement whose flag we follow, whose watchwords are Liberty, Equality, and Fraternity, and whose motto is "Each for all, and all for each," that which fits it to offer an effective contribution to the solution of a difficult question, and further that, with the co-operation and co-ordination of related forces, so far as success is possible it will be achieved.

Investigation into the economic causes of unemployment, in addition to revealing the magnitude and complexity of the whole question, has also shown that one of the main factors in the situation is the apparent inability under modern industrial conditions, of consumption to keep pace with production.

The introduction of machinery, the division of labour, the quickening of transport, the tapping of new sources of supply, and

other far-reaching effects of the industrial revolution have enormously increased the power of production. The standard of consumption has not increased in the same proportion; hence the non-use of part of the means of production, and consequent unemployment of labour. The appropriation by a comparatively small number of the community of so large a proportion of the wealth produced deprives the majority of the power to raise their standard of consumption to the requisite level, no matter how great their desire may be. Any agency that in practice increases this power, to the extent of that increase contributes to the solution of the problem of unemployment.

Now this more equitable distribution of wealth is just what the co-operative movement, as I understand it, set out to do, has in some measure done, and contains the potency and promise of infinitely more. The payment of dividend on purchases by a distributive society, in so far as that dividend represents the difference between cost and ordinary retail price, is an example of the method by which the co-operative movement has sought to accomplish this purpose. Assuming that the purchases of an individual member amount to £40 a year, and the dividend representing the amount actually saved by co-operative trading is 2s. 6d. in the pound, the addition to that member's spending power amounts to £5 a year. In the case of a single individual this seems ludicrously insignificant, but when you extend its application over two-and-a-quarter millions, the result is capable of being appreciated.

The measure of success achieved by distributive co-operation however, whilst it goes a long way in showing that the economic basis of the movement is sound, cannot altogether be determined by mere financial gain. If this were the only standard, it is conceivable that the movement might become nothing greater than an improved method of gratifying and fostering that spirit of selfishness and greed among men which is responsible for so much that is reprehensible in our social and industrial relationships.

The significance of the movement lies in its indication and partial adaptation of a new force in the affairs of men which moves the emphasis from the individual to the community, and its

demonstration by actual practice, that this process, so far from resulting in any impairment of the functions of the individual, in reality discovers his true place and supplies his fitting sphere of service. The value of the work done by co-operators lies in the extent to which they have in practice shown the power of voluntary association for mutual benefit, and the confidence their success has engendered that the principle is capable of indefinite expansion.

That the co-operative idea should be applied to production is a natural sequence. Distribution takes its proper place in the scheme of reform foreshadowed by the movement only when it is made the avenue to production, and to the productive side of co-operation we must look for that fuller service which it is capable of rendering.

When the first co-operative productive machinery was set in motion, a direction, which it is almost impossible to believe will ever be reversed, was given to the thought and aspirations of all those who looked for the coming of a brighter day for the toiler. For in co-operative production the industrial problem—on its material side at least—is squarely faced, inasmuch as the object in view is, by voluntary association, to bring about such a reorganisation of industry on the basis of mutual interest as will destroy the antagonism between capital and labour, making them identical, obtain for the workers the ownership and control of the machinery of production, and thus secure to the community the full value of the service mutually rendered. Now, in spite of the apparently slow progress which has been made, and the admittedly great difficulties which have to be overcome, it is, I believe, in the field of production that co-operation will eventually discover its real power. It is difficult to account for the impression which some people have that industry organised on a co-operative basis would be less effective from the point of view of financial gain than our present individual competitive system. One would naturally conclude that in a well-organised co-operative system there would exist certain elements which make for success, that are not present—in the same degree at least—in individualistic enterprise. Industry, organised on co-operative principles, should give to every true worker a place in the

social order, where, in the fulfilment of his duty in however humble a sphere, he would feel that he was of value in contributing to the general weal, and that in turn the whole community ministered to his individual welfare.

One would expect, under conditions of labour such as co-operation ought to supply, the development of self-respect and a sense of individual responsibility which would be of enormous value to the community. An interest in his work, beyond the mere money remuneration the worker received, would be created which would make possible the curtailment of that elaborate system of supervision—based on distrust—which is so common in private enterprise and which adds considerably to the cost of production. The appeal would be to the best instincts of the worker, and there is no room in a co-operative system of industry for anyone who is not prepared to respond to that appeal. In co-operative industry wisely organised, individual interest and responsibility, habits of self-discipline and self-government, would all tend to the lessening of the gap between grades of workers, and bring us appreciably nearer that ideal form outlined by one of Newcastle's greatest sons, when one set of men would not be paid to do the thinking and another the working, but where "every thinker would be a worker, and every worker a thinker, and both would be gentlemen." Given the true co-operative spirit (and the movement, no matter how huge its operations or how great its volume of trade, is only a success as a means of remodelling society in so far as it fosters and develops that spirit) there does not appear to be any insuperable difficulty in the way of co-operative industry being extended so as to embrace every trade and manufacture which is necessary to meet the legitimate needs of man.

The hindrances to real progress do not come from without. What co-operation has to fear is not opposition from outside. That may justly be claimed as a testimony to its power, and whilst not courted, need not be feared. The danger is, that the co-operative ideal may be so expressed in practice as not only to cripple it as a factor in the solution of the industrial problem but

also tend to reproduce within the movement itself a more subtle form of the very evils it was intended to eliminate.

No one would deny that good results have actually been achieved. At the same time it is impossible for anyone working inside the movement to be unaware of the gradual introduction of a spirit inimical to the highest progress. There are indications of a disposition to assimilate some of the objectionable characteristics of our commercial environment instead of changing them.

The reason for our existence as an organised body of workers is that co-operation may be substituted for competition and thus establish right relationships between the individuals forming the community. Within the limits of the individual society this result has, in some measure, been attained. If, however, the co-operative society becomes merely the individual writ large, and competes with other societies, it is difficult to see what permanent advantage has been gained. That between groups of working men organised for the same purpose, actuated by the same motives and working for the same ends, there should be engendered the competitive spirit seems almost incredible. And yet, whilst it is easy to exaggerate the extent of this evil, it would be folly to shut our eyes to the fact that its presence not only entails waste, but also acts as a barrier to real unity in the movement. There are some grounds, too, for the belief that, owing to that competition, in many instances the method of conducting operations in the distributive societies is such as to leave outside the sphere of beneficial influence a large proportion of the low-paid workers, that very class which co-operation would most benefit, and from which in times of depression the ranks of the unemployed are largely recruited. This is a serious drawback, for it aggravates the evil co-operation should help to remedy by making easier the exploitation of the very poor. The distributive society is the main factor in the situation. Any departure from principles manifested there we may be reasonably certain will hamper progress in production and prevent the movement realising its power.

The need of the moment it seems to me is not altogether or even mainly the outlining of fresh schemes of productive enterprise.

When we are ready for any pronounced forward step in this direction this will be a comparatively easy matter, and the brains and capital necessary we may rest assured will be forthcoming. The work that lies nearest to us, and meanwhile most requires to be done, even though it might seem to entail some sacrifice, is to effect a closer unity of the whole movement than at present exists. It may be difficult, but I do not believe it an impossible thing for societies to arrange such a working agreement as to spheres of activity, amount of dividends, and modes of operation generally, as would leave each free to concentrate more thought and attention on the ultimate object co-operation seeks to achieve. This would be no concession to weak sentiment, but good business.

The machinery necessary to effect this *rapprochement* is already in existence in the Co-operative Union. Its ramifications, the Central Board, sectional and district committees, cover the whole field. The knowledge, ability and high character of its leaders are undoubted. Enthusiasm in the cause, and confidence in the high destiny of co-operative effort, would supply the driving power and make the Union effective.

There may be more popular and better paid forms of service than this, but none that I know of that is more urgent, requires higher personal qualities in those who render it, or is likely to effect more lasting good.

There can be little doubt that with greater unity in our ranks, a closer interest in the productive side of the movement, and a more effective control over the operations carried on in their name, would be established among the distributive societies, and, whilst this might lead to a revision of methods, it would give such an impetus to co-operative activities as would enable the movement to offer a fuller contribution to the solution of industrial questions.

The only practical protest against existing conditions is the creation of better, and if, as I believe the main hindrance to greater achievements is the lack of cohesion in the movement itself, then I submit that in the meantime the resources of the Union could not

be used to better purpose than in serious and sustained effort so to co-ordinate interests as to clear the way for real advance.

There are other agencies at work which, though varying in method, are striving for the same end as ourselves, and prominent among them is the trades union movement. It may be regarded as being something more than an accident that brought the two movements into existence almost simultaneously, for in differing forms they express the same need. By skilful organisation of labour, and clear insight into the advantages of collective bargaining, trade-unionism has not only enabled the workers to obtain shorter hours and better conditions of labour, but also in the form of higher wages an increased proportion of the real income of the community, which used in raising the standard of comfort among the workers is one of the best methods of ensuring the stability of trade. Here, too, is a principle capable of indefinite expansion but faced with difficulties of a kind similar to our own, which will only be removed by similar methods.

The extended application of the principles of co-operation as expressed in the formation of the International Alliance, indicates possibilities of co-operative development in the future which it would be difficult to overestimate. We may yet be some distance from the realisation of the idea of universal brotherhood, but all efforts in this direction ought to be warmly welcomed by the toilers of all countries, for the attainment of the object of the Alliance would create in the form of a united democracy a more powerful factor in the preservation of the peace of Europe and the stability of trade than all the Dreadnoughts we can put upon the sea.

There are some difficulties in the way of the ultimate solution of the industrial problem which co-operators, as such, are not capable of dealing with. Chief among these is the land question. It is difficult to see how industry can be organised in the interests of the community so long as the source of all production is the monopoly of the few.

It is the boast of co-operators that they ask for no special conditions to be created to enable them to realise their aims. A fair

field and the rights of citizenship is the extent of their claim, but I submit that those rights have not been conceded, and we are not the free citizens of a free country so long as the "Fund for the endowment of the race" is the perquisite of the privileged few. Whilst the restoration of the land to its rightful owners would not in itself solve the problem, it would in many ways make the solution less difficult, by checking the migration of the rural population to the already overcrowded industrial centres, and by adding materially to the national wealth. It is quite conceivable, too, that as a result of this restoration, the means of transit would likewise become the property of the nation, and the necessity of making instruments of public utility an object of profit be obviated.

As co-operators we would of course accept our share of the responsibility, but it is clearly the duty of the nation as a whole to deal with the submerged, the inefficient, the wilfully idle, and the vicious, and endeavour by some such means as afforestation, reclamation of waste lands, penal colonies, &c., to restore these classes to the power and privileges of citizenship. Meanwhile extended co-operation could be used as a means to counteract the tendencies that make the existence of these classes possible.

The task before us—the emancipation of labour—is a difficult one, and requires for its accomplishment the highest personal qualities. There is no room in the plan of campaign for the cynic and the self-seeker. Selfishness, the love of ease, and the craving for luxury and pleasure, are elements fatal to success. No reformation of society is possible save in so far as each one is prepared to give of his best. Co-operation, even were it accepted as a national principle could not relieve anyone from the necessity of sustained effort, but what it can do, and what it must prepare itself to do if it has to justify its existence, is to ensure to the worker a more equitable share of the fruits of his toil, and place him beyond the benumbing influence of that hopelessness which under present conditions darkens his life and restricts his outlook. Our present duty is to clear the way for further achievements in this direction, for "whilst it may not be ours to complete the work, neither are we free to lay it down."

The discussion was commenced by

Mr. T. SIMMONS (Clayton-le-Moors), who considered this the most important question Congress had ever discussed. He did not think that co-operators could do everything, and we should have to go outside the movement for help if we wanted to solve the problem of unemployment. He asked the delegates to discuss the subject from a co-operative point of view and then they would keep clear of politics. Co-operators could do more than they were doing for the solution of the unemployed question, and he urged them, with that object in view, to increase their purchases of co-operative productions.

Mr. W. J. DOUSE (Midland Section) said there were thousands of people starving or on the verge of starvation, he therefore hoped co-operators would record their opinion as to the best way of solving the problem of unemployment. There was no need to be terrified by the word. It had been stated that the next municipal election would deal with a certain matter which had recently arisen in Glasgow. We had no effective remedy for continuous and chronic unemployment until we organised ourselves with the determination that some questions must go to Parliament for solution. The time had arrived when the school-leaving age should be raised to fourteen or fifteen. (A Voice: "Sixteen.") "I am afraid," said Mr. Douse, "that sixteen is too big a jump for us at the present time." The time had arrived when half-timers should go, for they kept down the wages of their fathers and prevented them from bringing up their families in decency. He also protested against men in receipt of wages amounting to 30s. or 40s. a week permitting their wives to go out to work for the purpose of increasing the family income by 5s. a week. Overtime ought to be abolished. It was stupendous folly for trade unions to permit thousands of men every day to put in overtime to raise their wages when other men wanted work.

Mr. R. J. SANSOM (Twerton) complained of the commercialism in the co-operative movement, and thought that if the precepts of the pioneers were put into practice with regard to production they would tend to increase employment. His society was carrying the ideals of co-operation into effect in their wholesale works. Thousands, if not millions, of people were on the verge of starvation, yet we could not keep pace with production because of the faulty distribution of products. Co-operation could do far more than at present in finding employment. He commended the paper, and hoped the scheme would be carried into effect.

Mr. J. BAYNE (Newspaper Society) complained that the progress of co-operation in regard to unemployment and agriculture was not satisfactory, nor was our relation to productive societies creditable. The productive societies and the two Wholesales were competing against each other. We must formulate a remedy. He was sorry Mr. Stoddart had not done that. To succeed in production there must be a central authority to organise and control it.

Mr. W. HAIGH (Warrington) said the land belonged to the people and

they would get it in the long run, and then they would find employment. Labourers were driven from the land into the towns, and we must get them back upon the land. He did not agree with Mr. Douse; trade-unionists tried to stop overtime.

The PRESIDENT: Do not follow Mr. Douse. Keep to the point.

Mr. HAIGH said that some teachers contributed to unemployment. In Warrington a schoolmaster got £300 a year, and his wife got another couple of hundred pounds.

The PRESIDENT: That is very deplorable, but what has it to do with unemployment? Mr. Stoddart does not refer to it. We teachers in the North do not work our wives in that way.

Mr. HAIGH, in concluding, said co-operators ought to set an example and clear away this gigantic evil of unemployment.

Mr. P. LEE (Haswell) praised the paper and contended that the cause of unemployment was under-consumption. If people had more money there would be more consumption, and the production would not exceed the consumption. It was not new schemes that were wanted so much as unity among ourselves and loyalty to each other and to the co-operative societies, distributive and productive. Co-operators could help to find work for all who were able and willing to work. All men should be workers, and all men thinkers.

Mr. E. HAWORTH (Blackpool) began his remarks with some humorous criticism of some of the arguments submitted. Proceeding to discuss the serious aspect of the case, he argued that co-operators did not spend in the stores a quarter of the money they could spend, and consequently they were helping to keep a great number of people there was no need to keep. Working people did not make the most and best of that income they had. Unemployment was brought about through the improvements in machinery, and also by working overtime. Would the delegates tell the Wholesale directors that there was to be no overtime under any circumstances? ("Yes.")

The PRESIDENT: Order, please! Take your seats. How many more speakers do you want? We have to get out at one o'clock, and we have still a considerable amount of work to do. You must curtail speeches or appoint a definite number. Shall I shorten the speeches? ("Yes" and "No.") Shall we be content with three more speakers?

It was agreed to limit speakers to three minutes and close the discussion at ten minutes to twelve.

Mr. U. SWIFT (Sheffield and Ecclesall) said that one thing co-operators could do to remedy unemployment was to support the productive side of the movement. Co-operators should put their own house in order by purchasing goods made under proper conditions. He complained of the poor payment in the grinding trade, caused by the lack of co-operative loyalty.

Mr. R. HALSTEAD (Productive Federation) spoke of the necessity of centralising productive efforts. Outside the movement, however, we needed to attend to the educational aspect of the problem. It had been proved that

a very large percentage of the unemployed were comparatively young people, who, owing to the lack of technical education, were not capacitated for employment. That was a matter which needed attention. There was some relation between overlapping and unemployment. When there was reduced call for goods, instead of dismissing men the work should be spread amongst all the workers. Co-operators had sufficient capital to increase the area of employment. If we restrict production to one centre of enterprise we curtail the power of using our capital. Co-operation would assist the problem of unemployment by increasing, as much as possible, centres of co-operative enterprise, consistently with co-operative ideals.

Mrs. M. J. BURY (Darwen Industrial) said unemployment was such a complicated and serious problem that its solution needed the earnest endeavour of every citizen. There were three distinct classes of unemployed. There were those who were willing to work if they could get it, others never had worked and never would work, and then there was the middle section, which was often overlooked, and which made up a very large proportion, the "unemployables." Now, as to the application of co-operation to the problem. The remedy was all rolled up in one word—Loyalty. But not only did we want members to be loyal, we wanted the management committees in return to be loyal to co-operative production. It was time we began to be practical. There was sufficient capital in the movement—she was going to say that there was more capital than brains to use it. Restricted membership, for instance, was evidence of it. Eight hours a day were quite long enough not only for a woman, but for a man also, to work. The men had looked after themselves in this respect, but the women had not had an opportunity to do so for themselves.

Mr. A. STODDART said his reply would be brief, there being no hostile criticism of his paper. A delegate expressed disappointment that he had not formulated a plan to centralise co-operative production. He seriously considered that point in writing the paper, but it was a difficult subject. Still, difficult though it was, he would have endeavoured to formulate a plan of co-operative effort, but, had he done so, he was afraid that the discussion would have centred round that scheme, whilst the real object of the paper would have been defeated. There were others in the movement who were well able to propose some sort of scheme. His motive in writing the paper was to give his impression of the power of the co-operative movement to solve the problems perplexing the public mind to-day. The waking of the British workman has begun, added Mr. Stoddart; he has eaten of the tree of knowledge and his eyes are being opened. The process is slow, but already the toilers are asking questions which must be answered. He is groping his way slowly towards the light; he is looking for some uplifting power that will give colour, content, meaning, and purpose to his life. The co-operative movement is very largely responsible for raising these questions, and therefore we ought to give a fuller answer to them. It will depend very largely

upon our answer what will be the future of these industrial questions. My prayer is that the answer shall be full and free and quick.

Mr. J. JOHNSTON (North-Western Section) proposed the following resolution :—

As unemployment is the main cause of poverty, and therefore of most of the evils from which the community suffers, in the opinion of this Congress it is the most urgent of all industrial questions. All societies are strongly urged to make and encourage every effort to secure possession of the land, that we may produce a larger proportion of the food now imported, and so provide a wider field of employment.

He believed, as Mrs. Bury had said, that unemployment is the most difficult problem with which we have to deal. It was the duty of the co-operative movement to try and solve the problem. There was difference of opinion as to the number of unemployed people. The Amalgamated Engineers of Manchester had 8,000 members, eleven hundred of whom were unemployed last winter. He estimated that out of the total fifteen million workers two millions were unemployed. This was confirmed by the census of the Manchester Distress Committee, showing that nearly 20,000 persons in that city were unemployed. This was a terrible condition of things; it meant starvation to a great extent. How are we to remedy the evil? First, by a larger application of co-operation. We are proceeding at too slow a rate, because of the selfish demand for dividend. One of the most important things was that mentioned by Mr. Shillito, when he referred to what great things education and co-operation had done for Denmark. That country was very badly treated in the war of 1864, when attacked by Austria and Prussia. The population was greatly reduced. To recover themselves they established high schools over the whole country. Education was at the root of Denmark's success. That country sent us nearly ten million pounds worth of produce every year, a very large proportion of which we ought to produce ourselves. We imported a total produce of about one hundred millions in value, while much of our land was lying idle. Sixty years ago the land of this country produced sufficient corn to feed twenty-six million people; to-day, we are only growing enough to feed four millions. The reason is, the land is in the hands of a few people, forty million acres being owned by 2,500 persons. Non-production of food caused unemployment. The number of people employed in agriculture had diminished one-half in the same period. We must do our part to bring about a better condition of things, else Oliver Goldsmith's warning words would come true.

Mr. W. T. CHARTER (Southern Section) seconded the resolution. He contended that co-operators had power to do a good deal towards minimising unemployment, and we should see that every article possible was produced under co-operative productive auspices. Unemployment in this land of freedom and wealth was a national disgrace. The workers of machinery should be its owners. We must conjoin the interest of producer and

consumer, shorten the hours of labour, educate our members not to buy in the cheapest market, and cultivate a missionary spirit amongst them, resolving to do something, even at a sacrifice, to remedy the evil of unemployment. We have the means of reducing unemployment to a minimum. Let us see to it that everything possible is produced co-operatively. There is room for all productive societies. ("Vote.")

The PRESIDENT: You might safely take a vote now.

The resolution was adopted unanimously.

APPOINTMENT OF AUDITOR.

The PRESIDENT: The next business is the appointment of Auditor of the accounts of the Union. Mr. T. Wood, our auditor, is eligible for re-election. Mr. Wood was unanimously re-elected.

PLACE OF NEXT CONGRESS.

The PRESIDENT: Now comes a very important matter, the settlement of the place of meeting of next Congress, for, despite the clever electioneering, it has not yet been settled. I will call upon Mr. Bryant, who visited Bristol and Plymouth to see about accommodation.

Mr. W. BRYANT (Western Section) said there were rivals for the honour of entertaining Congress in 1910. It was the custom of the United Board to send the General Secretary and a member of the Board to spy out the land and report faithfully which was the most fitting, or, if both were equally fitted to entertain the delegates. It fell to his lot to accompany Mr. Gray to Bristol and Plymouth, to examine the accommodation for next Congress. They were received with the utmost courtesy and good fellowship by the officials of both societies. They wooed us well, added Mr. Bryant, and we fell in love with both. Bristol and Plymouth have ample accommodation for Congress meetings and for the Exhibition.

The PRESIDENT: We will take the invitation from Bristol first.

Mr. J. MARKS (Bristol) pleaded hard for Bristol on the ground that Congress should be held where it would do the most good to co-operation. Bristol had a population of about 400,000. The co-operative society had been in existence for twenty-six years, but had only 13,000 members, which was largely due to extreme competition. It was not a dividend-hunting society. The low dividend retarded progress. They gave a fair share of the profit to those who produced it. The majority of the members were true co-operators. There was no overlapping. Four years ago there were four societies, two central and two outside, from whom they had an appeal, they took them over and saved the movement from a bad name. The amalgamation had been a great tax upon their resources. Bristol Society and those in the district needed help; Plymouth did not need assistance.

Mr. W. J. PETHERICK (Bristol) backed the claim of Bristol, where a forward policy in co-operation had involved great responsibilities. They

dealt with co-operative producers. Congress in Bristol would give a splendid fillip to co-operation.

The PRESIDENT: Now, we will have the invitation from Plymouth.

Mr. W. G. MILLMAN (Plymouth) said the advocates for Bristol had made a very plausible story. He wished he could help them, but he invited Congress to the old town of Plymouth, which could show more than Bristol. Plymouth had fought the co-operative battle and could fight it again, if necessary. They had 36,000 members. They had the men and the money too. ("Vote.")

Mr. A. E. WONNACOTT (Plymouth) said that Congress had not been held in Plymouth for a quarter of a century. They wished the presence of Congress mainly to help the struggling societies around. Next year Plymouth would celebrate its jubilee.

The votes were taken for Bristol first, then Plymouth.

The PRESIDENT: There is no doubt about it. Plymouth is carried by an overwhelming majority.

Mr. W. G. MILLMAN: We thank you very much; we will try to do our duty and treat you well.

Mr. J. MARKS: We have no ill will to Plymouth.

VOTES OF THANKS.

Mr. T. E. MOORHOUSE (Co-operative Wholesale Society) proposed the following resolution expressing the thanks of Congress for the civic welcome given on Monday, appreciation of the services of those who assisted at the opening of the Exhibition and at the Sunday services, and thanks to the writers of papers, the Reception Committee, and the Press:—

That this Congress expresses its hearty appreciation of the civic welcome given to the delegates by the Deputy-Mayor and the Sheriff of the City of Newcastle, and sincerely thanks those gentlemen who rendered services in connection with the opening of the Exhibition and the special services on Sunday. It further expresses its deep obligation and thanks to the gentlemen who have submitted papers to the Congress, to the Reception Committee for their successful efforts to entertain the delegates, and to the Press for their impartial reports of the Congress proceedings.

The resolution was seconded by Mr. W. H. WATKINS (South-Western Section), and carried with applause.

Mr. T. KILLON (Co-operative Wholesale Society) proposed a vote of thanks to the President and Vice-President. The President's inaugural address gave the delegates many things worthy of thought, particularly in relation to the land, the distribution of wealth, and self-education. Unless we get the workers to understand their power and how to apply it we cannot make much progress. The conduct of the President in the chair had been absolutely impartial. Mr. Rae had been firm and just, and his genial manner

had contributed materially to facilitate and harmonise the deliberations of Congress. His presence and voice made him an ideal chairman. The Vice-Chairman (Mr. Allen) had confirmed the golden opinions he won at the last Congress. Mr. Allen was a man of commanding intellect.

Mr. ANEURIN WILLIAMS seconded the resolution with great pleasure. The Congress had been an excellent one; they had discussed important matters, and the discussion had been of a profitable character. The success of the Congress was due very largely to the admirable and genial way in which Mr. Rae had presided, just as the success of the Newport Congress was mainly due to the admirable presidency of Mr. Allen. Mr. Williams added, in Mr. Allen we have a gentleman who comes from the old land of my fathers, and, coming from the south, he reminds us of the gentle and sweet south wind. In Mr. Rae we have, on the contrary, a gentleman who comes from the country which Homer had in view when he spoke of a people who came from the back of the north wind, whom he described as a blameless race, and that is another proof that Mr. Rae comes from the country indicated. Though Mr. Rae may remind us of the north wind, he has been far from ruffling or chilling us, quite the contrary.

Mr. T. KILLON put the resolution, which was passed with great enthusiasm and the customary musical accompaniment of "He's a jolly good fellow."

Mr. T. W. ALLEN: I thank you right heartily for your vote of thanks. One advantage at least I have enjoyed as deputy-chairman, and it has been that I have had more space and air than some of you who have had to sit in the pit. It has been a real pleasure for me to sit here, if it were only for the opportunity the platform affords of allowing me to study the architecture and watch the mobility of the human countenance as played upon by the various matters brought before Congress. There is not much of me to lean upon at any time, and I am very glad that such a "weighty" man as Mr. Rae has not found it necessary. To act as deputy to such a master of assemblies has been to me a matter of very great delight, so has the wonderful way in which he has controlled this Congress, and I have gathered many tips which may be useful hereafter. You have been kinder to me than I deserved. I thank you from the bottom of my heart.

Mr. W. R. RAE rose amidst vociferous and repeated cheers. He said, I have heard of the north wind before, but I never heard of a blameless Rae before. I wonder if Mr. Williams had in his mind the contrast between the far north and the far west when he discovered the south wind on the one hand and blamelessness on the other? I think they are both wrong; I think there is a good deal of both the north and south wind in the west character, and not nearly so much blamelessness in the north character as Mr. Williams expects to find. I accept the compliment in the same spirit as I do your thanks. It has given me an opportunity of helping forward a movement that is dearer to me than anything outside of my own life, and just as you thank me so I am equally grateful to you for that opportunity. While saying kind things of me and Mr. Allen, do not you think you ought to say a many other good

things of your General Secretary? I know better than you that it has been a tremendous struggle all these days, on account of physical suffering, to maintain his place here. It is only his intense desire to see Congress through properly and his indomitable pluck that has kept him up. When giving me another cheer do not forget the General Secretary.

Mr. T. THOMPSON (Chairman of the Reception Committee): If you are satisfied with our services we are amply rewarded.

Mr. J. SHARPLES (Blackburn): Having regard, sir, to your reference to the General Secretary, do you consider it in order to place on the records of Congress an appreciation of his services?

The PRESIDENT: Yes.

Mr. SHARPLES: With the permission of the President, and feeling that the delegates desire to show in some way their appreciation of the sacrifice made by our General Secretary (Mr. Gray) in attending to the duties pertaining to his office during this Congress under peculiar difficulties, I ask you to place on record your appreciation of his devotion to duty and of his services, coupling with it our thanks to the Assistant Secretary (Mr. Whitehead).

This proposal was agreed to unanimously, accompanied by enthusiastic cheers.

The delegates having sung "Auld Lang Syne" most heartily, the Congress of 1909 came to a conclusion.





APPENDIX.

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MEETINGS AND EVENTS CONNECTED WITH CONGRESS.

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PUBLIC MEETING AND CONCERT.

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SATURDAY, MAY 29TH, 1909.
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On Saturday evening, previous to Congress, there was a public meeting in the Town Hall for addresses on co-operation and vocal music, the speakers being Mr. E. O. Greening, of London, and Mr. J. Warwick, of North Shields, and the vocalists, the Newcastle (St. Thomas') Quartette. Mr. T. Thompson, chairman of the Reception Committee, presided. The hall was filled by a delighted and enthusiastic audience.

The CHAIRMAN said the Reception Committee had done all they possibly could to make the members of Congress as comfortable as possible, and he hoped they would have an enjoyable time. He would call first upon Mr. Greening, who was present at Newcastle Congress twenty-nine years ago, and was well known throughout the co-operative movement.

Mr. E. O. GREENING said our movement was just now passing through a time of trial, not the sort of trial experienced in the early days of co-operation, since then our progress had been wonderful. The poet Pope said—

“The devil has grown wiser than before,
He tempts by making rich, not making poor.”

That is the sort of trial we have before us. The figures of our movement are extraordinary, they record a business of £107,550,654, which was twice as large as the foreign trade of Great Britain when Queen Victoria ascended the throne. Our members number 2,516,194. He reckoned five heads to a family, perhaps co-operators did not run to as many; some one said they do. He would make a little reduction, because societies sometimes had two or more members from one family. At four members only, this meant a population of ten millions inside our movement, one-fourth of the population. To a great extent these millions had been attracted by the material advantages of co-operation, and that is a source of danger. Prosperity inclined people to say, “let us rest and be thankful.” If we yield to that feeling our movement will fail, because the moment we try to be still we lose virtue, and that was what he dreaded in regard to our movement. He saw already some fading of enthusiasm. We make no new societies and some fall away. New members last year only numbered 82,000, which was much less than the old average. We ought to make new societies, which bring new life into the movement. He would not criticise our organisation. He had been a member of the Co-operative Board from the first, and was still an honorary member, but he felt strongly that we want something more than the ordinary organisation of our movement. All organisations, social, political, and religious, were apt to become unable to make new departures. Mr. Greening illustrated this point with facts from ancient and modern history. Our movement wanted three things, first, a great increase of missionary spirit to enthuse our employés, who are now to some extent left outside our propagandism. The essential element of the missionary spirit was Faith; he did not mean mere belief, but an adequate conception of the possibilities bound up with our movement, and this he feared was lacking. He claimed that co-operation was the greatest of all social movements, greater even than the Labour movement, because we include all classes and conciliate all interests. All humanity is within our view: co-operation knows no frontiers. Robert Owen founded an association for “all classes and all nations.” The phrase was not too big to describe the possibilities of our movement. Mr. Philip Snowden, M.P., said the aim of the Labour Party was to make the rich poorer and the poor richer. Co-operation would make all men and women better off. We do not denounce capital, we own it, and we use it for the good of humanity. We do well by capital. We pay 5 per cent with safety in our stores, and more than that in our workshops. Such good interest attracted more money than we know readily how to use. If we accepted unlimited investments our capital would tax the brains of the

cleverest financial committee. Working people had £250,000,000 in the Post-office Savings Bank at 2½ per cent, and they could bring £600,000,000 into the co-operative movement. Capital is nothing but stored-up labour. All the property in the kingdom is the fruit of labour. Skilled labour makes worthless things valuable. Labour converted steel into watch springs worth ten times as much as gold. Co-operation increased the productivity of capital almost beyond calculation. Our share capital in 1907 was £32,000,000. The net profit amounted to £11,728,647, or 36 per cent. We can double our capital in less than three years. What a power is in our hands. If we accumulated our profits we could buy up Great Britain in twenty-eight years. Co-operation increases the productivity of capital and it increases also the effectiveness of labour, especially when employé's share profits. In concluding, Mr. Greening said, "This movement is able to redeem the masses by raising them from penury to prosperity, and give them healthy homes with garden surroundings. It can do everything necessary for society without the aid of Government or interfering with individual liberty. If we are to rise to our responsibilities the moment has come for preaching the necessity of a new crusade and the creation of a missionary spirit."

Mr. J. WARWICK said they were grateful to Mr. Greening for pointing out a possible danger to co-operation. Considering that our movement had existed practically for under fifty years its development was phenomenal. He did not think we had lost the ideals of the Pioneers. We have to fight foes that were unborn fifty years ago. He agreed with Mr. Greening that all wealth comes from labour. Co-operation enables the worker to use his wages in the most economical manner and become his own employer. Co-operation will secure social equilibrium better than any other movement. Mr. Warwick wound up with an appeal for increased faith and enthusiasm.

SUNDAY SERVICE.

MAY 30TH, 1909.

A P.S.A. service was held in the Town Hall on Sunday afternoon, Mr. J. English, of Birtley, presided. He was pleased to see this large congregation in connection with the co-operative movement, and made no apology for allying it with religion. Having preached that morning in the Wesley Hall he felt that he had done his part. He agreed with a former distinguished President of Congress, who said that co-operation was not mainly commercial, that it stood for honesty in business and the production of noble men and women. Co-operation was in line with all that was best in modern life. He hoped the Congress would awaken new enthusiasm to

carry the movement forward. Mr. Fenwick, M.P., who was to address them, represented the best North Country character, and had been associated with the miners for many years. Mr. Fenwick was no stranger to co-operation, and no man could move an audience more inspiringly.

Mr. C. FENWICK, M.P., said he had selected as his subject, "Christianity and its relation to Social Life." Of late years the working classes had developed a feeling of discontent and uneasiness, the like of which had not been witnessed since the days of the Chartist movement. He hoped that this discontent indicated the desire of the democracy to live a fuller, freer, and better life. If it did, then every one would wish it Godspeed, but if it represented nothing more than a desire to change the economic basis of society, without regard to the moral and spiritual development of the people, it was doomed to failure, because it contained the seeds of its own decay and dissolution. The co-operative movement tended mainly in the right direction; it was a demand for a social gospel—not talking about mansions in the sky, but providing habitations of decency and comfort in this life. It was said that Christianity must be tested by its social effectiveness, its power to uplift the physical, moral, and spiritual life of the people. Was there such a gospel? Yes, and its Author was a working man, a true son of the people, who probably laboured with plane and saw in the shop of His reputed father, and His earliest disciples were working men—fishermen and tent makers. He gave His life that we might have life and have it more abundantly. The doctrine He taught was that those were greatest who most served their fellowmen. The essence of His gospel was service inspired by love and measured by self-sacrifice. It was said that Christianity was too individualistic to adapt itself to the collective life of the people. Christianity was individualistic, because it addressed itself to the life and conscience of the individual. No man lives to himself alone. Society is composed of individuals, and in proportion as we purify and sweeten the life of the individual shall we do the same for the whole community. Collectivists say that Christianity is played out and cannot reorganise the basis of our social and industrial life. That is a false statement of the case. By putting an end to individual wrong Christianity will correct the evils of society. Removal of individual wrong doing is the best method of elevating the sum total of human life and promoting the collective welfare of the people. When Louis Kossuth, the Hungarian patriot, was asked if he could suggest a remedy for the evils of society he replied, "God only knows the remedy," and, after a pause, he added, "If the doctrines of Christianity in the New Testament could be applied to human society I believe they would solve the social problem." That is what we want—that men and women should not merely profess the Christian faith, but practise the teachings of Christ's gospel in their every-day life by making sacrifices to promote the happiness of others. Mr. Robert Blatchford said, "I oppose the Christian religion because I think it is an obstacle in the way of humanism." Why, its Founder was the greatest humanitarian who ever lived. Nothing was farther from the truth than the statement quoted. The humanitarian trend of

modern legislation in care for the young and provision for the aged, indicates that a new and better spirit is dominating Parliament and the constituencies, leading men and women to promote higher and nobler ideals in life. Would that greater progress could be made in this direction. It is true we cannot remove all the social evils by mere Acts of Parliament, but we can do a great deal to make it more difficult for man to do wrong and increasingly easy for people to do right. The regeneration of society can only be effected through the regeneration of the individual. Christianity, by insisting upon individual right doing, is the safest and surest means of promoting the collective welfare of the country. No new gospel or "new theology" is needed, "Thou shalt love thy neighbour as thyself" is the essence of the Gospel. He agreed with Mr. Arthur Henderson, M.P., the chairman of the Labour Party, that "the danger to which we are exposed to-day is that social progress must always be assisted from without. If ever the mass of the people are to be delivered from social and economic wrong they will have to deliver themselves." This is a remedy we can apply without any Act of Parliament. Let every man and woman sweeten their own life. Collectivism, unaccompanied by moral and spiritual improvement, would aggravate social evils a thousandfold, and there would still remain the selfishness and greed which largely cause the evils of society.

PUBLIC MEETING ON EDUCATION.

TUESDAY, JUNE 1ST, 1909.

The Education Committee of the Co-operative Union held a public meeting in the Town Hall on Tuesday, June 1st, and their invitation to attend was accepted by a large number of Congress delegates and others interested in education. Mr. W. R. Rae (Chairman of the Committee), who had been busy all day presiding over Congress, occupied the chair, and he was accompanied by Sir Isombard Owen (Principal of Armstrong College), Mr. E. O. Greening (London), Miss Pease (Pendower), Messrs. A. W. Dakers and F. W. Goldstone (representatives of the National Union of Teachers at the Congress), Mrs. Brown (London), members of the committee, Mr. C. E. Wood (secretary), and others. Before the beginning of the meeting selections of vocal music were contributed by the Newcastle Co-operative Choir.

The PRESIDENT: I am sure you would like me, in your name and ours, to say how much we have appreciated this brief and beautiful musical programme. We thank the Newcastle Co-operative Choir. Now, we are to have such excellent speaking the Chairman's remarks must be brief. I

will tell you in a word or two why the meeting takes this form. We regard a co-operator as having a two-fold attitude towards education. He looks at it as a citizen, father, co-operator, and as a member, and perhaps leader, of a co-operative society. In the former capacities he is intensely interested, as he ought to be, in the education of his children. We shall hear something to-night if that is going on as well as it should be. He is not as much interested as he ought to be in the education of the youth. The Central Education Committee are taking it as their special function to keep the members of co-operative societies alive as to their duty towards one another, as they belong to a movement which is still young. Locally, you can do much as citizens and parents. We feel it a duty to stir you up on the other line. Not long after the Israelites were delivered from slavery they worshipped the golden calf. Ours is a new movement and there is a tendency sometimes to fall down and worship the golden calf. We invite you to study industrial history and co-operative ideals to stimulate one another in the development of co-operative character. We leave the other side, the educational work of the community, to the societies locally. We give attention on Tuesday nights one year to our specialised work as co-operators, and the other year to the broader work. This is the citizen night in connection with our Congress; our speakers will keep to the citizen view of the question. We give them not a text but a resolution to speak to. Mr. Goldstone, who is a prominent member of the National Union of Teachers, will introduce it and tell us what should be the education of children in the primary school. Mr. Goldstone is one of the greatest authorities on the education of youth in the North of England. Sir Isombard Owen, the Principal of Armstrong College, in Newcastle, will tell us more about youths going to the universities. I think you will have a stimulating and pleasant evening. I will ask Mr. Goldstone to speak on "The Education of the Citizen."

Mr. F. W. GOLDSTONE moved—

That, in the opinion of this meeting, co-operators ought to concentrate on the education of the citizen.

He spoke to the delegates as "fellow-co-operators," and referred gratefully to his early associations with the Sunderland Society. Co-operators should aim at producing the finest citizens of which any educational system was capable—spiritually minded, physically fit, and intellectually sound, together with preparedness for life's work. This education must first be found in the school. He welcomed the feeding of children and medical inspection. Unless a child went to school physically fit it was impossible for the teacher to do his duty towards him. We should cultivate in the people a proper appreciation of education as well for its own sake as for its preparation for life. The co-operative movement was powerful—he did not know any force more powerful—in accomplishing this. Half-time labour was an anachronism. The school age ought to be lifted; children should remain at school until they were sixteen years of age. Compulsory evening schools were no substitute for an extended day school course. Evening schools attended by tired-out

workers were a farce. The staffing circular recently issued by the Board of Education was one of the finest educational reforms of the last ten years. Attention should be given to every child, for each had different characteristics. Teachers ought to be men of character, personality, and intellect. The co-operative movement spent £100,000 a year on education, but he scarcely thought the results were proportionate to the outlay. He suggested that there might be a co-ordination of effort under the direction of the Central Committee, in order that the money might be spent in a wiser way with unity of aim to give to our children the finest education which the love of God and the wit of man can inspire.

The PRESIDENT: Mr. Goldstone is another of my "old boys" coming on upon right lines. Sir Isombard Owen will tell us something important about the passage of youth from the primary school to the university.

Sir ISOMBARD OWEN seconded the resolution. University education was a very large subject, with at least three different aspects. A hundred years ago there were only two universities in England and Wales, and they had very restricted aims and narrow influence upon the people. Since then ten new universities and university colleges had been established in England. In Newcastle they had the admirable College of Medicine, and the Armstrong College, which he had the honour to represent. The object of this great educational movement was to bring university education within the reach of the people at large. Much remained to be done in giving advanced instruction to qualify persons for their particular avocations. Again, universities were aiming at bringing that more abstract culture which was comprised in the term "literature and art" to the benefit of those who were not able to take advantage of a full university education. The argument that they were doing no good, but were merely lifting working men out of their own class, carried its own refutation. He regretted that in the North working men had not taken more advantage of the opportunities which the university college afforded to them. The Corporation of Newcastle made the Armstrong College a substantial grant, and, in return, the college placed at their disposal thirty free scholarships, so that ten students entering the college every year were able to get a complete university education. The speaker sketched the history of education from the Middle Ages to the present time. Education on the feudal system was open only to the few; under the ecclesiastical system it was open to everybody. Every cathedral and monastery maintained a school. In the feudal system no one could rise out of his class. In the ecclesiastical system the peasant's son might ascend to the highest position in the church. The power of the church was based upon intellect and learning. Statesmanship, not philanthropy, led the church to open the door of education to everyone. The position of the church in the Middle Ages was analogous to that of States to-day—keen competition with neighbours, the victory going to the nation with the best cultivated brains. It is the interest of the State to bring the best brains to the front. We have done much to carry out this desire, but we are behind Scotland. His own little country, Wales, had

shown England an example. He went to Wales once a year to give a welcome to perhaps two hundred young men and women who came up to receive their degrees, more than half of whom were the children of miners, artisans, and farmers. Wales, with a population of two million had ninety intermediate schools, all under public control, which aimed, not merely to educate boys and girls for commercial pursuits, but to deliver them into the university. He trusted that England would outdo Wales in this respect.

The PRESIDENT: The second part of our work this evening will be in the hands of the more graceful sex. We are now to hear the ladies. We may talk about the "equality of the sexes," but there is a difference in the education socially, scholastically, and politically of boys and girls, and will remain so. We have two splendid exponents on the platform, Miss Pease, of Pendower, who bears an honoured name and has done noble work on the Northumberland County Council. Miss Pease is a shy speaker. In Mrs. Brown we have a heroine. She is a prominent member of the Women's Guild (and so is Miss Pease), and has sat on the Central Education Committee for a considerable time.

Miss PEASE moved the following resolution:—

That this meeting affirms the necessity of the removal of any hindrance to development in women socially and politically, and in children educationally of the best of which they are capable.

She stated that if it was not possible to make the people of to-day into better citizens we could at least prevent the children from following in their footsteps, and turn them into useful members of society. It was estimated that there were 150,000 children earning money out of school hours, and nearly 100,000 children half-timers. A great proportion of the time and money spent on children between five and fourteen years of age was wasted by them between the ages of fourteen and sixteen. Legislation was necessary with regard to boys and girls between thirteen and seventeen years of age; hours of labour should be limited, and compulsory education classes in the daytime established. The only alternative to that was the raising of the age for leaving school. Enthusiasm on the subject must be aroused, and who could do that better than co-operators, who had always had the welfare of the child at heart? The Women's Guild, with its five hundred branches, had a splendid opportunity of helping to raise the condition of women workers. The law assisted the workers to a certain extent, but co-operators must be in advance of the law. There were women who had to be housekeeper, mother, and wage-earner, but no human being was capable of doing all three satisfactorily. The spirit of true democracy, which we must foster, was admirably represented by the co-operative motto, "All for each, and each for all." As buyers we are all sharers in the oppression of the sweater. Miss Pease pleaded earnestly for the enfranchisement of women, claiming their right to citizenship, with a voice in industrial legislation.

Mrs. BROWN seconded the resolution without hesitation and with great pleasure. She was convinced that all would agree that women had been, and

would continue to be, of great service to the co-operative movement, and what women could do in the co-operative state they were perfectly able to do in the larger State of which they were all a part. Women wanted to be free, socially and politically, and they appealed to the men to help them to attain their object. They felt that the voice of women should be heard on matters affecting general welfare as well as men. It was said that women, having gained the vote, would want to sit in Parliament, but women had the vote in the co-operative movement, and no one could say they had begun to capture the committees of societies. Was it right that women should have to work under their present conditions? ("No, no.") Men had had power to speak on behalf of themselves for centuries, but the position of women in this respect seemed to get worse. When laws were made the voice of those affected should be heard. Was it right that the whole of their children's education should be under the care of men? "We recognise," said Mrs. Brown, "we are citizens, though not fully fledged, and we want to unfold our wings and take flight with those who are fully fledged."

The PRESIDENT: We extend to the speakers a hearty vote of thanks.

CONFERENCE OF CO-OPERATIVE EMPLOYEES.

WEDNESDAY, JUNE 2ND, 1909.

In accordance with custom, a meeting of co-operative employés attending the Newcastle Congress was held in the Palace Theatre, Newcastle, on the Wednesday of Congress week, under the auspices of the A.U.C.E., and was well attended. The Chairman was Mr. T. Howe (Sunderland, President of the Executive of the A.U.C.E.), and the others present on the platform included Miss Whitelaw (Jarrow), Councillor Joseph English (Birtley), Mr. T. Summerbell, M.P., Mr. G. Simpson (trade union delegate to Congress), Mr. Hewitt (General Secretary of the A.U.C.E.), &c.

The CHAIRMAN, in opening the proceedings, said they were met there that afternoon, as they had met before, to show their sympathy with the co-operative movement in which they were employed; to show that the employés had an important part to play in the movement, and to show that they desired to see the principles of the movement translated into practice. The A.U.C.E. was established fifteen years ago last November, and had now 600 branches, 27,000 members, and a reserve fund of £33,000. During the year ending June, 1908, they had paid over £5,000 in sick benefit, and over £1,500 for out-of-work pay, £780 from the permanent disablement fund in cases of accidents, and £566 in funeral benefits to the friends who had lost relatives. The Union was becoming more useful, and it would become still more useful

as the days went by, and useful in the way of making co-operation progress in the way it ought to go.

Mr. G. SIMPSON, speaking as the fraternal delegate from the Trades Union Congress, urged the necessity of all co-operative employés becoming members of the A.U.C.E. He held that it was the duty of every worker to belong to the associations to which they ought to belong, to enforce the right of a living wage. They believed in a living wage as a right. He was rather interested in the discussion on a minimum wage for the movement which had taken place at the Congress. He thought the scale arranged was certainly low enough, and they could do with enlarging it. He formally moved—

That this meeting, recognising the benefits of trade-unionism, urges upon all co-operative employés the necessity of becoming members of the A.U.C.E.

WOMAN'S VIEW.

Miss WHITELAW (an employé of Jarrow Society, and a member of the Union) was introduced by the Chairman, and seconded the resolution. She was very cordially received, and said that the present social conditions made it imperative that a large proportion of their women should go out into the world to work. But there was cause for alarm in the fact that women were more and more entering into competition with men. If this competition was fair, and the conditions governing both sides equal, no great harm would be done; but, in the labour market, women's labour was underselling men's, and this constituted a real danger. Not only was this unfair competition inimical to the position of men in some of the industries, but it was a very serious matter for women. A very large number of the women workers, they must remember, were entirely dependent upon their employment for a livelihood, and poor wages not only tended to physical unfitness through insufficient food and like causes, but might also be a great source of temptation. She did not think anyone would deny that the low wages paid to women generally constituted a great evil. Could they find a remedy? The Women's Guild throughout the country had taken this question up as part of their work, and were seeking to secure in their societies the adoption of the minimum scale for women which was endorsed by last year's Congress at Newport. This was good, and the branches of the Guild deserved all their thanks and praise and encouragement for the stand they had taken in the matter. But the only effectual means of bettering the condition of their women employés lay to a very large extent in the hands of the women employés themselves.

Mr. T. SUMMERBELL, M.P., was the next speaker. He said that was the first time he had been at a meeting of that kind, although he had been a member of the co-operative movement for twenty-four years, and a member of his trade union for twenty-eight years. He endorsed what Miss Whitelaw had said with regard to women's labour and the remuneration for it. His own profession was one into which women had made great inroads. He was reading an article lately in which it was stated that women were as able to do the work

as men, and that some were as efficient in every respect. His answer to that was that if the woman was able to do the work equally with the man she ought to have the man's pay. He was pleased to be present at that meeting of the co-operative employés' Union. Everyone connected with that Union had every reason to be delighted with the progress made. They had over 26,000 members, and that was encouraging to the fullest extent. He figured that there were about 90,000 employés in the movement. He would say to the committees of co-operative societies, with regard to wages and conditions of labour, give your support to the employés' Union, and encourage them to get better conditions inside the movement than they can get outside. With regard to the minimum of 24s. per week, that was all very well if they worked the whole year, but what about those who were overtaken by sickness or unable to work for a time from other causes? Their average wage would be considerably lower than 20s. per week, and their scavengers in Sunderland had more than that. Let them give their workers a minimum wage of 30s. per week, and he hoped the co-operative movement would get up to that length.

Councillor JOSEPH ENGLISH (Birtley) also supported the resolution. He said he was at a disadvantage, inasmuch as he had never been a member of a trade union, because he had never learned a trade, and he must be present as a compliment to the society to which he belonged rather than out of personal compliment to himself. He was a co-operator by sympathy, by conviction, and by interest. There was one species of trade-unionist for whom he had nothing but contempt, and that was the species that apologised for his trade-unionism. He wished "Godspeed" to the Union in all that identified them with the widest view of the co-operative movement.

The CHAIRMAN at this stage put the resolution to the meeting, and it was carried unanimously.

WINDOW-DRESSING COMPETITION.

Mr. HEWITT (General Secretary) submitted the report of the judges on the window-dressing competition, which had been placed in his hands by the Northern District Council of the Union. The report was as follows:—

There were seventy-four photographs submitted for the window-dressing competition—thirty-six drapery and thirty-eight boot and shoe windows.

The adjudication took place on Wednesday, May 26th, in the Co-operative Wholesale Society's Boardroom, West Blandford Street, Newcastle, kindly lent by the directors, and the judges were:—Drapery section: Mr. M'Kenzie, Co-operative Wholesale Society buyer, Newcastle; Mr. T. Towns, Co-operative Wholesale Society buyer, Newcastle; Mr. R. Halstead, Productive Federation. Boot and Shoe section: Mr. Jackson, Co-operative Wholesale buyer, Newcastle; Mr. R. Halstead.

The judges report that the photographs evidenced a very high standard of merit, and the task of deciding was by no means easy. There were a few disqualifications owing to some of the competitors not making themselves fully acquainted with the conditions underlying the competition, the chief of which

being: (a) The inclusion of goods which are obviously not co-operatively produced; and (b) the submission of photographs much larger than stipulated. The points given to the competitors were based upon (1) artistic grouping; (2) variety, originality, and freshness; (3) general effectiveness.

In giving the awards, the judges would like to remark that in both sections there was very little between the first and second awards, and it was only after a prolonged and careful scrutiny they were enabled to arrive at a satisfactory decision.

Mr. R. J. WILSON (Sunderland) said he had been deputed by the Executive Council of The A.U.C.E. to place before the meeting a resolution which read--

That this meeting expresses its high appreciation of the valuable aid contributed by the Central Board to the A.U.C.E. in placing before Congress the resolution bearing on the minimum wage for male and female employés, its thanks to the Women's Guild for their activities thereon, and to the Education Committee of the Co-operative Union for their efforts towards the better training of the co-operative employés.

He said that at that stage it was not necessary to enlarge upon these three subjects. It was due to the Co-operative Union and to the Women's Guild that they passed such a resolution. It was one of the saving features of their movement that they had idealists in it. He hoped the Congress resolution would not be a pious resolution, such as they had heard so much about at the Congress.

Mr. GOODWIN (member of the Southern Council and of the Executive), who seconded the resolution, said this Congress marked a milestone on the road of co-operative progress, and if each employé did his little bit before next Congress, they should be in a far better position than at present.

The resolution was carried unanimously.

Mr. WHITEHEAD (Bristol), as a member of the Executive, moved—

That the employés thank the Reception Committee for use of the building for that meeting.

They had met under more favourable conditions than at any previous Congress, and they could do no more than convey their hearty thanks to the committee for the use of the building. The vote of thanks he proposed also included the speakers.

Mr. DUNCAN (Gateshead) hoped there was no need to apologise for a trade union of that description. He believed that a good many present were members of co-operative societies, and he thanked them for the interest they had evinced in the lot of the co-operative employé.

Mr. DUNCAN then put the resolution to the meeting, and it was passed with enthusiasm.

EXCURSIONS.

THURSDAY, JUNE 3RD, 1909.

The last function in connection with the Congress, held at Newcastle, was the Excursions, which had been arranged for the delegates on Thursday. Owing to the large number of people present it was found necessary to provide three excursions. The one to Melrose was taken advantage of to the fullest extent, over 800 of the delegates taking this trip; the second was arranged for the delegates to attend Corbridge, Hexham, and if wishful they could proceed later to Gilsland to visit the Co-operative Convalescent Home; the third was a local arrangement, in which a number of the delegates were taken round the city and afterwards by boat for a trip up and down the river.

MELROSE AND ABBOTSFORD.

The delegates who took part in the trip to Melrose and Abbotsford numbered considerably over half of the total number of delegates attending Congress. Those who crossed the Tweed for the first time found charms that are not to be denied. They were in the land of Scott. They saw the residence of the great poet, and some few sat in the chair which he used whilst penning some of his magic lines. From Abbotsford, looking across the Tweed, could be seen Abbotsview, one of the Scottish Co-operative Convalescent Homes, which is placed in perhaps one of the most delightful places to be found even in Scotland.

Melrose Abbey was founded in 1136 by David the First, and consecrated ten years afterwards with the greatest pomp and solemnity peculiar to the period. Visitors on entering this ancient monastery cannot help having their admiration riveted by its former greatness, and by the exquisite beauty of the foliage tracery, grotesque corbels, and other ornamental sculpture. The workmanship is unexampled, and must excite wonder, "notwithstanding the march of intellect" of the twentieth century.

Within the Abbey lie the remains of many a gallant warrior and venerable priest; in fact, it would be difficult to say whereabouts in the Abbey the dead have not been buried. Amongst them are the remains of the famous wizard, Michael Scott. Next to the Wizard's grave, on the left, is the grave of Sir Ralph Ivers or Evers, one of the English commanders slain at the battle of Ancrum Moor.

Alexander II. was buried here, and also "Waldevus," the second abbot of the monastery. The body of Douglas, the dark Knight of Liddesdale, otherwise called the "Flower of Chivalry," who was slain by a kinsman in Etrick Forest whilst hunting, during the reign of David the Second, was brought here for interment, after lying one night in Lindean Kirk. James,

Earl Douglas, slain by Hotspur (Earl Percy) at the battle of Otterburn in 1388, was also interred here with great military pomp and every honour that could be paid by the abbot and monks. But the chief deposit here also, is the "heart of King Robert Bruce," brought back from Spain by Sir William Keith, after Douglas had made an unsuccessful attempt to carry it to the Holy Land. In the king's last letter to his son, written about a month before his death, he commanded that his heart should be buried in "Melrose Abbey."

Abbotsford is, perhaps, the grandest house erected by a literary man, and still in possession of his descendants. The building of this house, and the creation of the adjoining estate, afforded Scott the greatest pleasure of his life, and when, crushed by the failure of his co-partners, he fell, he clung to Abbotsford with fond affection, and fortunately was enabled to live there till his death in 1832.

Scott is to Melrose and Abbotsford what Shakespeare is to Stratford-on-Avon. One must remember, however, that when Scott resided at Abbotsford no mansions occupied the ground on the other side of the Tweed, whilst Melrose itself was a small village of thatched houses.

Scott was an enthusiastic antiquary, and lived at a time when objects of antiquarian interest were less appreciated, and therefore more easily obtained than they are now. His descendant, the Honourable Mrs. Maxwell Scott, of Abbotsford, has prepared and published an excellent catalogue of the priceless treasures which Abbotsford contains. These objects were almost all collected by Scott himself during his rambles at home and abroad. Among other collections, the Armoury is one of the finest to be seen anywhere.

CORBRIDGE, HEXHAM, AND GILSLAND.

Those delegates who went to Corbridge, Hexham, and Gilsland did not at all regret their run along the valley of the Tyne.

Hexham is a most charming little town, with a beautiful situation. Among its conspicuous attractions are the sheltering hills on the south and east, the noble river which flows beside it, and the accessibility of scenery as lovely as any the North of England can boast. One advantage of Hexham is that in any direction one is in the country almost at once, where the sunshine falls on green slopes, where wild flowers bloom and the birds sing, and even in the town itself there are choice bits of scenery. The local park is known as the "Seal," which the present Lord Allendale has just recently presented to the inhabitants. The upper portion of the grounds commands a splendid prospect—the Hermitage Woods, with the spire of St. John Lee, being in front; with Acomb, a village on the north side of the river, just visible; while the little hamlet of Anick nestles on the hillside towards the south. Wooded heights form a background to the picture, and from no point than this does the grand old Abbey Church, with its recent extension, appear to greater advantage. A walk runs right round the park-like space, and there are shady trees, with seats conveniently placed. Here the meditative man

can muse on past days—on Roman occupation and Scottish raid—and can recall the sad times nearer our own, when Earl Derwentwater and the little army raised to support the Pretender lodged in Hexham for three days. At the present day the place is gaining favour as a residential town, which is served by the North-Eastern and North British railways. The following description, though written some time ago, accurately sums up the advantages of the town's unique position:—"Many portions of it command extensive views of the long, rich, troughlike valley of the Tyne. The exterior appearance on all sides, from points near and far, is picturesque. The interior aspect is a mixture of the modern, the quaint, and the antique. Extensive market gardens and nursery grounds are in the neighbourhood, and the environs of the town have diversity of contour and are studded with villas."

The visitor arriving by rail has a good general view of the town from just outside the station, the towers of the Abbey and Moot Hall rising conspicuously above the intervening houses. Turning to the left, from the station, and proceeding about fifty yards, there is a pathway on the right which leads into the Market Place, past the Manor Office, and through the Moot Hall gateway. It does not need a great deal of architectural knowledge to see that, however peaceful the purposes may be to which the Moot Hall is now put, there was a time when the massive building was used for purposes of defence. No one seems to know definitely when the structure was built, but it probably was erected by some Norman knight in the stormy period immediately after the death of Rufus. The Manor Office has recently been restored. It is said that the walls are eleven feet thick at the bottom. Passing through the gateway into the Market Place, immediately in front is the famous Abbey; to the left Fore Street, the principal business street of the town; while forward to the right is Market Street, where the Post-office is situated, and immediately opposite the latter is the ruins of St. Wilfrid's Gate. The walls being overgrown with ivy tends to beautify the ruins, which guide-books tell us are of Norman architecture. Leaving the Abbey on your right from the Market Place, you pass along Beaumont Street. On the west side are the Abbey grounds, on the east the Town Hall and Corn Exchange, while at the end of the thoroughfare is the fine statue in bronze to Colonel Benson, who was killed in the late South African War. A little to the left are the premises of the local co-operative society.

THE GILSLAND HOME.

Twenty miles further up the river is Gilsland, a popular health resort. Standing on an eminence, facing the Tyne valley, is the beautiful Home acquired by the societies in the Northern Section as a Convalescent Home. The Home is beautifully situated, and moorland walks are within easy distance. There are iron and sulphur springs within the grounds, and these have medical properties. There are medical baths in connection with the establishment, a billiard room, a reading room and a bowling green. There is also a large entertainment room, with comfortable lounges. An ideal spot

this wherein finally to recover from illness. Since its doors were opened in September, 1901, 8,200 convalescents have been admitted, whilst 13,020 visitors have also been accommodated.

All things considered, those who went to Hexham and Gilsland made no poor choice, and certainly enjoyed themselves to the full.

DRIVE ROUND NEWCASTLE AND RIVER TRIP.

About 150 delegates took the opportunity of seeing the sights of the fine city of Newcastle, the Reception Committee having made arrangements for taking such delegates as did not care to go on the excursions to Melrose or Gilsland on a tour round the city, and, afterwards, by boat on the Tyne to Tynemouth and back. A most enjoyable time was spent on this excursion.



RESOLUTIONS OF CONGRESS.

1. Appointment of Scrutineers for Voting. Page 41.

That Messrs. F. Rankin, W. Neasham, S. Fairbrother, A. Purdie, G. L. Banks, H. Westbury, and J. R. Davies be appointed as scrutineers for the counting of votes.

2. Training of Co-operative Employees. Page 365.

That this Congress approves of the new scheme prepared by the Central Education Committee for the training of co-operative employés, and urges societies to assist the Committee in the development of this important work by

- (1) Granting facilities for the training of junior employés on the lines suggested;
- (2) The offering of responsible positions to those who devote themselves assiduously to take up the means of education and improvement provided;
- (3) Making an annual grant to the Central Education Committee to enable arrangements to be carried out.

3. "Circles" for Young People. Page 371.

That this Congress approves the action of the Central Education Committee in promoting the formation of "Circles for Young People" in connection with the co-operative movement.

4. Canadian Cattle. Page 374.

(a) That this Congress again emphatically protests against the continuation of the restrictions which are now imposed by law in regard to the importation of live cattle from Canada, and calls upon the Government to repeal the law which imposes such restrictions, on the ground that the disease of cattle which caused this law to be passed no longer exists, and has not existed for many years; and that the present restrictions, being unnecessary, owing to the absence of disease, can only now be considered as a form of "protection" to persons interested in the trade, and ought, therefore, not to be countenanced by a Free Trade Parliament.

(b) That, in the event of the Government being unwilling to repeal the law, they be asked to appoint a committee of the House of Commons to investigate the matter in all its bearings.

5. Proportional Representation. Page 390.

That the question of Proportional Representation, referred to in the Report of the Parliamentary Committee, be recommended for discussion at sectional and district conferences and also at societies' meetings, and that the statement prepared by the Proportional Representation Society in explanation of the scheme be sent out to the sections and societies.

6. Glasgow Cattle Market By-Laws. Page 392.

That this Congress of the co-operators of Great Britain and Ireland has heard with much regret of the action of the Town Council of Glasgow in rescinding the by-law regulating auction sales at the city's cattle markets, thereby creating a distinct injustice, specially directed against the members of co-operative societies in the city; and expresses its sympathy with the co-operators of Glasgow and urges them to make strenuous efforts to have this decision reversed, in order that the rights of co-operators in Glasgow will be restored, and to prevent similar tactics being resorted to in other quarters; and, further, expresses the hope that the Secretary for Scotland will cause an inquiry to be made into the action of the Glasgow Town Council and its effect upon the rights of ratepayers and co-operators generally, and that a copy of this resolution be forwarded to the Glasgow Town Council and the Secretary for Scotland.

7. Honorary Members. Page 395.

That the following be appointed as honorary members of the Central Board for the ensuing Congress year, viz. :—

Midland Section: Messrs. E. L. Griffiths, W. W. Smith, and G. Woodhouse.

Northern Section: Messrs. H. R. Bailey, W. Crooks, and T. Rule.

North-Western Section: Messrs. C. J. Beckett, A. Greenwood, F. Hardern, and T. Wilberforce.

Scottish Section: Messrs. John Allan, A. Meldrum, and Malcolm Neil.

Southern Section: Messrs. A. H. D. Acland, W. T. Carter. E. O. Greening, G. Hines, and H. Vivian.

South-Western Section: Mr. T. Gidley.

8. The Minimum Wage. Page 397.

That the scale of wages, as set forth in the report of the Sub-Committee on "Minimum Wage," and submitted to the Newport Congress, having been discussed in the various sections of the Union during the past year, and having been received with general approval, is now adopted by the Congress as the basis for the minimum wage to be paid to co-operative employes, and hereby recommends all societies to adopt the said scale as their *minimum* in fixing the wages of their employes.

SCALE REFERRED TO IN THE RESOLUTION.

For Adult Labour we suggest (1) that in fixing a minimum, which we hope will not be applied as a maximum by societies, that for all adult male labour at twenty-one years of age and over, not less than 24s. per week should be paid in any district; (2) for all adult female labour at twenty years of age, we suggest 17s. per week as a minimum.

For Young Persons we suggest a uniform progressive rate, according to age. The following scale is recommended:—

<i>Boys.</i>								
Age....	14	15	16	17	18	19	20	21
Rate...	6s.	8s.	10s.	12s.	15s.	18s.	21s.	24s.
<i>Girls.</i>								
Age....	14	15	16	17	18	19	20	
Rate...	5s.	7s.	9s.	11s.	13s.	15s.	17s.	

9. Overlapping and Amalgamation. Page 403.

That the undermentioned suggestions contained in the Report of the Central Board relating to the evils of overlapping and the means to be taken by the Boards of the Co-operative Union for the prevention and removal of such evils in connection with all or any of the societies which are affiliated to the Union, be referred to the sectional and district conferences for discussion during the ensuing year, and that each conference be requested to pass a resolution stating whether they are willing, on behalf of the societies constituting their conferences, to adopt and be governed by the conditions set forth in the said suggestions, so far as relates to the power of arbitration to be given to the Co-operative Union and its Boards, and also in regard to the binding effect of such decisions as may be given.

SUGGESTIONS AS TO THE MANNER IN WHICH OVERLAPPING
MIGHT BE DEALT WITH.

- (1) It should be considered unco-operative, and not consistent with membership of the Co-operative Union, for any co-operative society to overlap the operations of another society in any district where such society is already established.
- (2) Overlapping may be defined as including the canvassing for orders, the delivery of goods, the opening of branches, the admission of members, from or in districts already occupied by another society.
- (3) Any case of overlapping, in regard to which complaint is made by a society member of the Co-operative Union, shall be dealt with in the first instance by the Board of the section to which the societies belong. The Sectional Board to communicate with all the societies concerned in the alleged overlapping, and arrange for

- a meeting with them, either jointly or separately. The Board to take and obtain all available evidence from both or all of the parties to the dispute. The societies, parties to the dispute, to enter into an undertaking to abide by the decision of the Sectional Board, or the United Board, as a final court of appeal.
- (4) Wherever possible, the Sectional Boards to use their influence towards the amalgamation of the conflicting societies, and when not possible to bring about amalgamation, then to arrange for boundaries to be fixed, exchange or purchase of properties to be made, or otherwise arrange some amicable agreement between the parties in respect to their mutual working of a disputed district.
 - (5) An appeal may be made to the United Board by any Sectional Board in respect to a case where a society refuses to accept and abide by its decision, and in like manner an appeal may be made to the United Board by a society which cannot see its way to accept the decision of the Sectional Board. The United Board shall appoint a special committee of experts, whether from its own members or otherwise, to adjudicate on such appeals. This special committee shall be appointed annually at the first meeting of the United Board after Congress, and shall meet and act as and when required by the United Board on any appeal being received.
 - (6) The name of any society refusing to abide by the decision of the Sectional Board, or, in the case of an appeal, of the special committee of the United Board, shall be reported to Congress, and the Congress will decide whether the objecting society shall be longer retained as a member of the Union, or whether it shall be dealt with, according to the rules, as having been guilty of conduct injurious to the movement, and consequently be expelled from the Union. We submit these suggestions for your consideration and discussion, and are prepared to submit a resolution on the lines indicated.

10. Congress Expenses. Page 405.

Seeing that the proposals which have been made by the Central Office in regard to a plan for raising the amount required annually for the reception and entertainment of our Congress by means of a central fund, instead of as now by local contributions, have been fully discussed by the conferences during the year, and been approved so far as the principle is concerned, though criticised in some matters of detail—they be now printed and sent out (along with any other suggestions which have been received) to all societies members of the Union, and that they be requested to bring the matter before their members, with a view to the feelings of all societies being ascertained as regards their support in the event of the proposals being embodied in the rules of the Union.

SUGGESTED PLAN.

- (a) That the Congress expenses each year be defrayed from a special Congress Fund to be raised by the Co-operative Union and administered by it.
- (b) That the societies be invited to subscribe to this fund at the rate of one-fourth of the present yearly contribution to the Co-operative Union. This would raise about £2,000 yearly, and the payment of the money could be made quarterly, half-yearly, or in one sum, as is the case in the subscriptions now paid for the maintenance and upkeep of the Co-operative Union.
- (c) That the reception of the Congress and the expenses in connection therewith be arranged and administered each year by the Sectional Board of the section in which the Congress is held, and a separate balance sheet showing the amount of income and expenditure be prepared and submitted to the following Congress.
- (d) A small local Reception Committee to act in conjunction with the Sectional Board would suffice under this scheme.
- (e) An official of the Co-operative Union to act as secretary of the Reception Committee, and to carry out all duties in connection with the various sub-committees appointed. It is thought that one official acting year by year in this capacity would soon become conversant with all the multifarious details connected with the organising of a Congress, and thus add to the efficiency of the arrangements. Under the present condition of things the secretarial duties are undertaken by a local secretary new to the work, and who, in addition, has his ordinary daily work to perform. The appointment of one of the officials of the Union to undertake the work would save much correspondence, confusion, and overlapping of work which now arises, as many secretaries of past Reception Committees could well testify.

11. Garden Suburbs and Villages. Page 406.

That all societies (whether distributive or productive) which carry on building operations, either for housing their members or for employing their workpeople, have their attention called to the desirability of providing land sufficient to enable them to plan estates and build houses and factories in such manner as will provide homes and workshops in which people may live and work in such pleasant and healthy surroundings as may be obtained by the application of the "Garden City" idea, and at the same time enable the co-operative community to retain full advantage of any augmentation in the value of land.

12. International Co-operative Alliance. Page 409.

That the Congress notes with satisfaction the progress which is being made by the International Co-operative Alliance in binding together the

co-operators of all nations. The Congress congratulates the Alliance upon its successful efforts in collecting and disseminating information relating to the various forms and methods of co-operation known to exist in the world, and by this means bringing a knowledge of the full scope and extent of all co-operative work within reach of all peoples. The Congress urges upon all societies the duty of their supporting the International Alliance by an annual contribution, and also requests the societies, as far as possible, to arrange for British co-operation to be well represented at the next International Congress, which will be held at Basle in 1910.

13. International Peace. Page 411.

That this Congress, in reaffirming its unqualified adherence to the principles of international arbitration and peace, hereby enters its protest against the assertion circulated in a section of the Press that war between Germany and this country is inevitable, and it assures the great German nation of the goodwill of the two million and more members of the co-operative movement in the United Kingdom; and it further declares that the time has arrived for the conclusion of an Anglo-German treaty, whereby all disputes which cannot be adjusted by diplomatic methods shall be referred to the Hague Tribunal for settlement.

14. Agricultural Co-operation and its Relation to Distributive Co-operative Societies. Pages 416-455.

That, in the opinion of this Congress, the time has arrived when the producer upon the land should be brought closer to the consumer, and that, therefore, a concrete policy of co-operative distribution and supply in organised agriculture should be defined, and, with a view to the formulation of working arrangements, a conference be convened between the Co-operative Union, the Wholesale Societies, and the Joint Boards for Trade and Organisation, as representing the agricultural co-operative societies of the United Kingdom, at the earliest possible date, the meetings of the conference to be summoned by the Co-operative Union.

15. Co-operation as a Remedy for Unemployment. Pages 456-467.

That, as unemployment is the main cause of poverty, and therefore of most of the evils from which the community suffers, in the opinion of this Congress it is the most urgent of all industrial questions. All societies are strongly urged to make and encourage every effort to secure possession of the land that we may produce a larger proportion of the food now imported and so provide a wider field of employment.

16. Auditor. Page 470.

That Mr. Thomas Wood, Manchester, be appointed as auditor of the accounts of the Union for the ensuing year.

17. Place of Next Congress. Page 470.

That the Congress of 1910 be held at Plymouth in Whit-week.

Resolutions of the Central Board.

AT ITS MEETING BEFORE CONGRESS, SATURDAY, MAY 29TH, 1909, AT 10 A.M.

1. Deceased Members of the Board.

That we tender to the families of the late Messrs. A. Percival, R. Powell, J. Price, and R. Warne the condolence of this Board in their loss, and also place on record our high appreciation of the services which they rendered to the movement.

2. Canadian Cattle.

That the Joint Parliamentary Committee be asked to accept an addition to their resolution, to be submitted to Congress on this matter, as follows:—
“In the event of the Government not being willing to repeal the law, they be asked to appoint a committee of the House of Commons to investigate the subject in all its bearings.”

3. Foreign Congresses.

That in future the reports of the delegates attending Congresses abroad be printed in detail, in the form of an appendix to the report of the Central Board.

4. Women's Co-operative Guilds.

That the usual grants be made, viz., English Guild, £300; Scottish Guild, £100; and Irish Guild, £15.

5. Subscriptions to Co-operative Union.

That we approve of the following resolution, passed by the United Board, dealing with the subscriptions paid by societies to the Union:—“That the question of a uniform subscription per member be submitted to the Sectional Boards for consideration and inquiry among the societies in each section.”

6. Delegations to Congress.

That it is not advisable to bring before Congress this year the question of an alteration of rules, with the view of reducing the number of delegates, but that the matter be submitted to the Sectional Boards for discussion and consideration.

7. Irish Propaganda.

That the United Board be empowered to engage the services of some suitable person to act as organiser and propagandist agent on behalf of the Co-operative Union in Ireland, on such terms and conditions as may be agreed upon by the United Board, such agent to act under the instructions of the Irish Executive, subject to the United Board.

AT ITS MEETING DURING CONGRESS, TUESDAY, JUNE 1ST, 1909.

1. Appointment of Committees.

(a) Office Committee.

- (1) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.
- (2) That the appointments be made by the various sections at their first meeting after Congress.
- (3) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (4) That the committee meet quarterly, and that the meetings be arranged so as to come in the intervals between the meetings of the United Board.
- (5) That the Office Committee appoint an executive, which shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the various sections.

(b) Committee on Education.

That the sectional boards be empowered to appoint representatives to this committee; also that the various educational committees' associations be allowed to appoint representatives to the committee, together with one representative from the Women's Guild.

(c) Joint Propaganda Committee.

That the appointment of our three representatives on this committee be left to the Office Committee, and that, as far as possible, the meetings of the committee be arranged when the meetings of the Office Committee take place.

(d) Credit Committee.

That the sectional boards be requested to appoint their representatives on this committee.

2. Trades Union Congress.

That the Southern Sectional Board be empowered to appoint a representative to attend the Trades Union Congress, to be held at Ipswich, in September next.

3. Conference of National Union of Teachers.

That we send one representative to the next annual conference of the National Union of Teachers, to be held during Easter, 1910, such delegate to be appointed by the sectional board in whose section the conference is held.

4. Congress Expenses.

That the proposals of the United Board, together with the various suggestions made by the district conferences, be sent out to the societies, and their opinion asked upon the same.

STATISTICS.

Statistics of Societies' Trade

IRISH

RETURN OF TRADE, &c., of Distributive

a These particulars are taken from our last year's return. b These particulars are taken this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fndd.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
IRELAND.										
Armagh.....	350	3228	1549	190	1303	3355	..	399	796	1
cBallinagleragh .....	..	..	..	..	..	..	..	..	..	2
Ballymena and Harryville..	370	578	45	71	366	160	..	821	..	3
Belfast	4400	24819	2711	1723	11933	7610	..	13808	1408	4
Bray	224	167	..	24	115	36	..	49	..	5
Coalisland	90	185	53	10	229	44	..	216	74	6
cDerry (City of) .....	..	..	..	..	..	..	..	..	..	7
Donacloney	113	154	..	22	265	43	..	92	..	8
Dublin	540	1008	70	125	1063	399	..	572	..	9
„ Industrial	199	623	80	88	348	51	..	741	6	10
bDunsany	163	735	2060	..	968	188	..	1582	..	11
bGreenore	76	476	1468	68	638	1	..	1373	..	12
Inchicore	112	511	481	..	250	1179	..	48	23	13
aKeady	80	360	..	..	208	131	..	199	161	14
Larne	84	243	63	..	173	115	..	190	138	15
Lisburn	760	6227	172	500	3165	1914	..	1976	1591	16
Lucan	190	301	..	210	372	20	..	377	..	17
bNewry	151	219	109	3	109	38	..	184	..	18
Portadown	214	1582	307	150	522	573	..	627	368	19
Rosslare Harbour	40	70	20	..	138	17	..	30	3	20
bShamrock	153	197	371	103	137	..	..	531	..	21
bSpringfield	80	453	610	208	565	236	..	470	..	22
bSuffolk	81	172	..	86	103	1	..	154	..	23
Total.....	8410	42308	10169	3581	22970	16111	..	24382	4568	

for the Year 1908.

SECTION.

Co-operative Societies in IRELAND, for 1908.

from the Registrar's Return for 1907. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Shsre Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			Co-operative Union.
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	9	9	490	492	11640	299	144	0 6	..	..	..	3 6 8
2	..	..	..	..	..	..	..	..	..	..	..	..
3	9	..	516	..	10798	530	29	1 3	..	18	..	2 11 9
4	117	25	7784	728	137548	10997	900	1 5	506	258	103	17 5 1
5	4	..	105	..	1876	..	..	..	..	..	..	..
6	3	..	186	..	3643	125	7	1 0	4	..	..	0 15 0
7	..	..	..	..	..	..	..	..	..	..	..	..
8	2	..	129	..	2698	52	5	0 6	..	..	..	..
9	11	..	587	..	10680	224	47	0 5½	7	10	2	4 11 8
10	4	..	318	..	7296	638	24	1 6¼	10	10	3	1 11 0
11	..	..	..	..	5562	..	..	..	..	..	..	..
12	..	..	..	..	4084	384	..	..	..	..	..	0 12 0
13	4	..	368	..	5484	84	29	0 6½	..	..	..	1 3 10
14	4	..	186	..	3726	75	16	0 9	3	..	..	..
15	4	..	153	..	1959	..	..	..	..	..	..	0 12 0
16	30	3	1496	92	29078	2358	248	1 7½	..	26	21	5 18 4
17	5	..	153	..	4293	413	12	1 8	5	10	1	0 18 6
18	..	..	..	..	2213	54	..	..	..	..	..	..
19	9	..	372	..	6512	280	63	0 6¾	..	7	3	1 16 6
20	1	..	11	..	565	16	1	..	..	..	..	0 5 0
21	..	..	..	..	5223	519	..	..	..	..	..	..
22	..	..	..	..	5739	137	..	..	..	..	..	..
23	..	..	..	..	3212	331	..	..	..	..	..	..
	216	37	12854	1312	263709	17516	1525	..	535	339	133	41 7 4

MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
RUTLAND, SALOP, STAFFORD, WARWICK, and Part of WORCESTER,

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—NORTHAMPTON & EARLS BARTON DISTRICT—									
Blakesley	51	174	..	..	189	26	..	190	..
Bracefield	269	3422	905	262	481	100	850	2713	76
bBrington	99	249	48	114	191	11	..	209	..
Brixworth	274	1337	..	150	768	1216	50	242	31
Cogenhoe Self-Help	101	466	..	71	163	23	..	329	29
Daventry	818	10365	1493	402	3199	4672	3012	1783	28
Denton	68	264	..	119	170	108	..	174	..
Earls Barton	724	12086	898	875	2348	5172	4787	2789	50
East Haddon	53	161	..	..	160	..	..	57	..
Ecton	97	322	..	153	303	5	..	317	20
Hackleton	150	1490	..	235	298	861	..	669	..
Harleston	144	382	69	50	226	58	..	340	..
Harpole	555	4384	4719	331	2387	5849	..	1086	594
Long Buckby	730	9901	360	524	1857	1503	7014	1369	..
Moulton	293	2244	..	1621	809	741	778	1562	150
Northampton	2822	10235	6244	1459	7081	7217	1483	4002	..
Pitsford	63	279	..	45	145	25	..	197	..
West Haddon	164	1012	312	..	248	500	..	113	88
Yardley Hastings	229	1591	292	247	637	450	200	996	..
Total	7704	60304	14740	6658	21654	28537	18174	19077	1066
No. 2—WELLINGBOROUGH AND KETTERING DISTRICT—									
Burton Latimer	579	7491	3183	700	2456	2720	6124	1246	40
Desborough	1277	29850	18743	1423	5095	20600	14867	10360	3159
Finedon	707	7410	1049	1230	1681	3232	3063	2586	252
Higham Ferrers	357	2887	490	133	1296	1521	..	1039	..
Irchester	341	4546	583	164	1315	2549	..	1860	..
Irthlingborough	517	2869	3024	35	2035	3485	245	944	175
Kettering	7650	137381	5920	3707	15390	34748	89712	18629	57
Market Harborough	1389	7331	2029	373	3804	6725	..	1129	129
Raunds Distributive	1000	7789	2650	635	4153	4933	2315	1109	103
Ringstead Distributive	152	553	752	67	403	759	..	333	37
Rothwell	841	12473	2189	358	1899	5100	3794	4695	256
Rushden	1942	16653	2307	889	4875	8287	2309	7226	..
Thrapston	271	951	948	58	737	1054	..	293	42
Walgrave Industrial	135	639	475	104	458	533	..	397	12
Wellingborough Midland	2434	22358	2903	300	7005	14789	2316	4251	1293
Wollaston	573	13517	1636	400	2003	1728	6332	6616	..
	20168	274698	48881	10576	55145	112763	131077	62713	5555

SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM,
for 1908, arranged in their respective Conference Districts.

from the Registrar's Returns for 1907. c These societies have not made a return either to
the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	In- terest on Share Capital	Aver- age Divid- end per £.	Bonus on Wages.	Subscriptions.			
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Educa- tional Pur- poses.					Chari- table Pur- poses.	Co-operative Union.		
		£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	2	123	..	1576	107	7	2 0	..	..	..	0 10 0
2	2	144	54	5742	676	100	2 7	..	..	3	..
3	..	..	..	1747	215	..	..	..	..	..	..
4	2	146	127	5499	618	61	2 1	..	..	8	..
5	1	64	..	1499	133	13	2 2	..	..	2	..
6	17	974	120	17639	1717	422	1 10	..	12	14	6 16 0	
7	1	69	..	1421	133	11	2 3	..	..	..	0 11 4
8	9	628	264	16110	2191	281	2 3	..	17	17	6 2 0	
9	..	35	..	993	..	..	1 7 ¹ / ₂	..	..	..	..
10	1	68	40	2125	260	13	2 8	..	..	..	..
11	1	107	62	3372	390	45	3 0	..	..	1	1 4 0
12	3	215	..	2941	319	17	3 6	..	..	2	1 1 10
13	18	5	1088	200	14967	1237	1 5	..	..	6	4 11 8
14	17	4	974	220	19093	2918	306 2 3 ¹ / ₂	..	17	47	5 16 8	
15	2	2	218	151	6019	663	106 2 6 ¹ / ₂	..	4	2	2 7 6	
16	42	5	2208	545	48508	4879	365 1 8 ³ / ₄	..	118	5	10 0 0	
17	1	..	84	..	1285	167	14 2 0	..	..	1	0 11 2
18	5	..	209	..	3834	205	35 1 6	..	..	3	1 6 0
19	3	..	164	..	4689	487	79 2 0	..	..	1	1 16 0
	127	31	7518	1783	159059	17315	2054	168	112	42 14 2
1	13	3	747	227	15592	1841	287	2 0	..	5	11	4 12 0
2	22	135	1412	7572	51859	5312	1142	2 1	..	20	34	10 0 0
3	13	4	772	224	16999	2035	323	2 3	6	5 18 4
4	5	3	323	150	6299	615	127	1 6	..	1	..	2 15 0
5	7	2	424	126	12508	1659	217	2 6	..	4	14	2 13 4
6	12	3	767	142	14177	1328	134	1 10	2	4 6 4
7	96	19	6451	978	141848	28808	5163	2 3	..	150	188	25 0 0
8	35	5	1877	310	29828	2620	293	1 7 ¹ / ₂	..	44	25	10 8 4
9	18	5	1149	301	21473	2072	295	1 10	..	10	24	7 18 0
10	1	2	121	70	3010	240	25	2 0	..	4	..	1 3 4
11	10	3	964	..	16033	1435	560	1 4
12	38	13	2247	632	43883	5231	754	2 0	..	89	77	12 7 0
13	4	2	159	120	8941	234	44	1 0 ¹ / ₂	..	3	..	2 7 2
14	1	1	104	58	3521	361	28	2 2	2	..
15	60	14	3139	764	54116	5697	1071	1 8	..	35	45	10 0 0
16	17	..	932	..	17512	2726	538	2 6	..	21	16	4 16 2
	352	214	21598	11674	452599	62214	11001	386	444	104 5 0

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
WELLINGBOROUGH AND KET- TERING DISTRICT—Con. Productive Societies:—										
Avalon (Rothwell Boot and Shoe)	176	1102	4209	144	3300	3439	..	1021	1873	17
Desborough Boot and Shoe	281	4541	2687	662	6028	1006	..	48	1251	18
Finedon Boot and Shoe ..	32	5277	319	820	2960	840	..	2908	1655	19
Higham Ferrers Boot & Shoe ..	200	2706	1981	1127	2724	2260	..	289	1292	20
Kettering Boot and Shoe ..	700	9293	8116	3703	8818	5235	..	6197	2438	21
" Clothing	998	15915	13613	4506	22908	11698	..	2851	3846	22
" Corset M'facturers ..	353	3807	3764	767	4579	3407	..	280	1196	23
" Union Boot & Shoe ..	288	2856	2520	223	3998	2653	..	18	1395	24
Northamptonshire Produc- tive (Wollaston)	167	2387	801	6	3014	1087	..	247	2027	25
Ringstead Unity	22	600	554	150	2419	350	..	323	429	26
St. Crispin Produc. (Raunds) ..	46	3813	2474	70	6967	2983	..	32	2562	27
Wellingboro'-Ideal Cloth'rs ..	597	11699	4374	1196	9620	7970	..	2242	5019	28
" Midland Boot ..	97	1653	900	..	1864	1142	..	6	915	29
Total	24134	340347	94593	23950	134344	156373	131077	78525	30953	
No. 3—LEICESTER DISTRICT—										
bAnsty	303	2540	484	5	739	1980	..	910	..	1
Ashby-de-la-Zouch	286	917	915	140	406	1524	..	151	107	2
Barwell	1025	9971	780	715	2771	4387	2844	9931	..	3
Broughton Astley	1181	736	504	32	524	609	..	201	..	4
Burbage	366	5154	145	142	1830	2302	900	1459	..	5
Coalville	3994	27969	5505	2658	12183	17567	2397	8904	713	6
Cosby	176	943	1228	93	615	765	981	91	..	7
Croft	128	540	198	5	573	43	..	416	34	8
Enderby	794	11055	6655	597	5732	3648	8660	1403	425	9
Fleckney	402	2109	63	139	1118	1252	900	464	..	10
Glenfield	214	2697	1918	160	963	1194	2307	798	10	11
Great Glen	96	334	90	52	202	8	..	282	53	12
Great Wigston	1578	27695	5708	903	5687	12220	14035	3730	214	13
Groby	157	1539	50	231	537	..	..	1590	..	14
Hathern	249	4941	1484	92	940	1336	2966	1634	..	15
Hinckley	784	36955	998	2535	6282	5333	31215	3908	..	16
Huncote	132	1890	444	114	580	534	316	1158	..	17
Kirby Muxloe	94	776	404	79	407	781	..	254	..	18
Leicester	18582	207709	29012	6272	39426	120221	36985	59256	1336	19
Loughborough Industrial ..	569	1416	1667	6	1043	582	1140	500	207	20
" Wkg. Mens	302	912	1034	..	1214	1126	..	75	..	21
bMarkfield	121	857	563	206	484	792	..	350	..	22
Melton Mowbray	1200	7116	2363	434	2043	5579	1000	1376	227	23
Mount Sorrel	300	1718	93	513	1580	648	..	319	..	24
Narborough & Littlethorpe ..	113	608	590	..	737	725	..	35	39	25
Oadby	216	1937	271	85	407	1136	..	870	..	26
Quorndon	200	800	114	76	594	..	..	644	..	27
Ratby	120	545	627	6	588	650	..	110	88	28
Rothley	100	433	..	129	519	..	..	213	21	29
Sapcote	106	521	300	73	377	533	..	78	..	30
Shepshed	964	25843	2649	200	4370	4840	4108	17013	..	31
Stoney Stanton (Hinckley) ..	183	1156	643	135	644	1168	..	335	15	32
bSutton Bonnington	85	467	404	18	208	565	..	116	..	33
aWhetstone	201	1312	..	84	314	8	880	437	..	34
	35381	392411	67903	16929	96917	194056	111034	112411	3489	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
										Educational Purposes.	Charitable Purposes.	Co-operative Union.		
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.
17	..	110	..	4768	21226	278	..	..	..	4	5	1	9	4
18	..	140	..	5453	19871	937	252	0 4½	201	21	43	2	5	0
19	..	100	..	5867	22965	1703	252	..	139	..	5	0	10	6
20	..	75	..	3964	16450	991	124	0 5	206	16	5	1	13	4
21	..	223	..	12907	50900	3969	573	0 7	928	80	159	5	15	8
22	..	638	..	22112	74061	6007	1625	0 7	1493	56	23	7	17	4
23	..	190	..	6669	19085	706	336	0 3	111	10	40	2	5	10
24	..	82	..	5028	17277	316	251	0 3	..	5	12	2	8	4
25	..	93	..	4161	15926	841	118	0 3	..	..	..	1	8	0
26	..	60	..	3768	10836	205	..	..	..	..	..	0	3	10
27	..	134	..	9645	35380	1597	179	..	..	5	8	0	7	6
28	..	444	..	13565	51933	4270	979	0 7	812	150	450	3	16	4
29	..	63	..	3096	10995	682	114	0 6	123	30	121	1	5	0
	352	2566	21593	112677	819504	84716	15804	..	4013	763	1315	135	11	0
1	..	..	..	..	5234	477	..	..	..	..	..	2	10	0
2	3	2	239	101	4918	401	42	1 7½	..	..	..	2	6	8
3	24	3	1290	258	31316	3771	423	2 3	..	49	10	8	2	6
4	1	..	87	..	1704	165	33	2 0	..	..	1	1	0	2
5	8	3	480	134	12312	1753	242	3 0	..	..	9	..	..	..
6	89	34	4166	2087	121333	16850	1285	2 6	..	..	106	10	0	0
7	2	..	178	..	3890	440	58	1 11¾	..	..	..	..	..	..
8	1	1	149	72	3334	342	25	1 10½	..	..	2	1	2	0
9	17	7	585	350	19134	2738	401	2 1½	..	..	15	6	8	8
10	6	2	414	134	10439	1628	93	2 9	..	..	5	3	5	6
11	1	2	149	100	3785	474	120	2 0	..	1	4	1	14	2
12	1	..	99	..	2325	188	17	2 0	..	..	..	0	16	0
13	29	5	1747	472	35581	4291	1096	2 0	..	31	24	8	6	8
14	1	1	169	106	4169	533	74	2 3	..	..	2	1	6	6
15	4	2	298	97	6008	891	210	2 2	..	..	11	2	2	0
16	37	10	2740	625	63233	11486	1477	3 0	..	..	53	..	..	..
17	2	..	113	..	2502	341	68	2 0	..	6	..	1	1	4
18	2	..	95	..	2065	256	36	2 0	..	..	..	..	..	..
19	415	121	25391	6669	434674	43880	8070	1 9½	1334	460	137	48	0	0
20	7	2	539	158	5925	..	45	0 3½	..	1	1	4	18	6
21	4	2	274	102	7044	751	39	2 0	..	..	..	..	..	..
22	..	..	..	..	3779	365	..	..	..	..	..	..	..	..
23	20	4	1060	209	24646	2557	319	2 0	..	25	10	8	6	8
24	5	..	345	..	8813	834	83	2 0	..	1	6	2	8	8
25	4	..	116	..	1576	100	14	1 3	..	..	..	..	..	..
26	1	2	170	113	4030	455	77	1 11	..	..	2	1	15	10
27	3	..	183	..	4442	483	36	2 0	..	..	..	..	..	..
28	1	..	96	..	1678	124	26	1 2	..	..	..	1	0	0
29	3	..	147	..	3803	441	18	2 3	..	..	2	..	..	..
30	1	..	85	..	1389	286	20	2 0	..	..	2	..	..	..
31	19	4	1325	246	29233	4053	1028	2 5½	..	58	20	7	12	8
32	2	2	140	125	3558	397	51	2 2	..	..	6	1	10	6
33	..	..	..	..	1122	91	..	..	..	..	..	..	..	..
34	2	..	214	..	5104	567	50	2 5	..	..	2	..	..	..
..	715	209	49078	12188	874218	102414	15576	..	1334	632	431	125	15	0

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£ s. d.	
35	..	27	..	1422	5378	467	51	..	163	20	40	0 10 0
36	..	85	..	4317	14473	847	136	0 3½	168	25	6	2 2 4
37	..	200	..	10215	32040	1107	226	0 2	100	28	3	5 0 0
38	..	233	..	12411	41760	2245	562	0 2½	286	21	20	7 13 2
39	..	20	..	1493	3090	..	40	..	..	..	..	0 11 5
40	..	11	..	226	712	25	..	..	..	..	..	0 5 0
41	..	57	..	3363	9430	466	247	0 3	45	15	24	2 4 10
42	..	62	..	3375	11923	533	66	0 4	121	8	1	1 10 0
43	..	7	..	275	3168	60	19	..	9	3	..	1 0 0
44	..	..	..	..	1238	..	..	..	..	..	..	..
45	..	65	..	3573	14402	468	100	0 3	89	12	24	1 8 8
46	..	50	..	1809	10077	208	38	0 1	3	..	..	1 12 8
	715	1026	43078	54667	1021909	108840	17061	..	2318	764	549	149 13 1
1	10	4	571	249	12053	1588	149	2 3	..	10	8	3 10 0
2	3	..	135	..	2531	247	15	2 0	..	..	..	1 0 0
3	205	34	13375	2536	239874	44147	5873	2 6	..	763	153	21 0 0
4	4	..	167	..	3616	374	16	2 0	..	..	..	..
5	1	..	23	..	350	..	..	..	..	..	..	..
6	11	5	524	200	10450	960	165	1 4½	..	..	3	6 0 0
7	19	4	893	353	32198	6455	894	3 0	..	157	8	9 10 10
8	2	3	138	128	5967	489	55	2 0	..	..	..	..
9	..	..	..	..	3265	118	..	..	..	2	..	1 8 0
10	99	29	3612	1976	138625	15315	1793	2 0½	..	200	32	8 6 8
11	8	..	122	..	1790	99	10	..	..	..	..	..
12	..	..	..	..	2985	290	..	..	..	..	..	..
13	131	49	8165	2802	158263	18670	3156	2 0	..	247	83	18 0 0
14	4	2	215	79	5124	486	40	2 0	..	..	10	..
15	2	..	204	..	4498	377	11	2 0	..	..	..	..
	494	130	28084	8323	620989	89815	12177	..	..	1379	297	68 15 6
16	..	12	..	284	570	14	..	..	..	..	..	0 5 0
17	..	3	..	145	235	..	..	..	..	..	..	..
18	..	9	..	672	2102	..	..	..	..	..	..	1 10 0
19	..	19	..	543	1327	43	80	..	..	..	..	0 12 2
	494	173	28084	9967	625223	89872	12257	..	..	1379	297	71 2 8
1	64	10	3331	544	63540	7423	734	1 8	..	..	59	19 3 4
2	8	1	353	67	4293	79	47	..	1	..	..	2 15 0
3	10	4	544	159	13841	1313	302	1 10½	..	..	2	4 15 0
4	246	51	14404	3197	224757	23386	3791	1 9½	484	243	28	40 0 0
5	..	..	..	..	1728	127	..	..	..	..	..	..

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs. Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
BIRMINGHAM DISTRICT—Con.		£	£	£	£	£	£	£	£
*Clee Hill									6
Dudley	6402	16292	161	104	7309	7261	..	3896	971
Evesham	525	1661	636	..	1095	1194	..	530	96
aHalesowen and Hasbury ..	984	8975	4386	520	3268	6488	3472	1019	553
Highley	100	362	..	3	317	50	..	124	37
Kidderminster	2235	32075	1217	2306	8390	11267	9162	9673	203
Soho (Smethwick)	3322	11966	4005	856	8895	8220	..	2461	298
bStratford-on-Avon	686	1970	1051	725	1001	2162	..	583	13
Ten Acres and Stirchley (Birmingham)	4063	32820	4139	1826	9077	24500	1026	9646	216
Warwick	576	1588	810	..	1415	1422	..	408	76
cWestwood									16
Worcester	2798	27647	1834	1353	6619	14853	1568	10946	317
	38479	251207	37846	12693	95645	154153	24350	55514	4698
Productive Societies:—									
Alcester Needle Makers ..	175	1872	1061	..	1205	171	..	281	325
Birmingham Printers ..	104	2169	1579	176	124	3163	..	185	951
Bromsgrove Nail Forgers ..	109	464	35	210	311	..	..	332	142
bDudley Mat Makers	8	40	32	..	16	..	..	3	..
Midland Sheet Metal Workers (Birmingham)..	62	951	604	..	654	322	..	33	418
Total	38987	256703	41157	13079	97955	157809	24350	56348	6529
No. 6—STAFFORD DISTRICT—									
Bourton (Much Wenlock)..	44	196	..	414	160	28	..	362	..
bBridgnorth	188	400	88	108	302	54	..	240	..
Burton-on-Trent	5900	48177	2756	3512	12353	31801	3201	16036	..
Cannock	1610	8392	1874	541	3930	4424	576	2163	899
Cheadle	230	263	29	..	203	40	..	109	..
Ellesmere	209	230	..	50	188	34	..	113	..
Hollington	131	1560	149	136	71	596	..	1118	26
Ironbridge & Coalbrookdale	799	6111	492	492	2605	2166	836	1615	788
Mayfield	226	1244	63	236	775	76	..	1056	..
Oakengates	922	7632	556	653	3134	4831	..	1720	99
Oswestry	810	2946	2090	..	1533	2597	1000	756	54
Prees	232	1329	1479	65	747	1536	569	297	152
Rugeley	634	3203	904	295	1190	2658	204	599	188
Shrewsbury	1660	9865	1448	911	3414	6728	200	3 30	253
Stafford	2130	13952	2094	1848	6508	10026	403	1851	676
Stone	595	5806	942	1417	2575	2556	2091	1219	463
Tamworth	3430	36471	1869	1766	11937	15272	6479	12044	263
Tibberton	57	144	..	49	223	5	..	3	..
Tipton	641	3823	..	295	1230	2245	..	744	311
Walsall	5833	37897	1700	1929	10807	27985	815	6109	2016
Wednesbury (New)	894	5308	389	366	3024	2117	..	751	554
(Old)	200	200	..	..	350	178	..	32	..
Wheaton Aston	49	355	..	113	183	205	..	98	..
Whitechurch	450	2950	1228	..	942	1972	..	555	899
Wolverhampton	2572	17358	2829	552	7501	9439	..	4678	458
	30446	215307	22487	15748	75945	129569	16374	56498	8099
Productive Society:—									
Walsall Locks & Cart Gear	143	5135	3632	3317	5042	5507	..	6	3136
Total	30594	220442	26119	19065	80987	135076	16374	56504	11235

* Not commenced business at end of 1903.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
6			£	£	£	£	£	s. d.	£	£	£	£	s. d.
7	60	7	2465	430	48162	6296	553	2 0	..	..	6	8	6 8
8	4	4	249	215	5442	..	37	..	..	..	..	4	3 6
9	17	4	882	326	23444	2642	366	2 0	..	17	1	..	..
10	2	1	109	70	2864	261	11	2 0	..	..	..	..	0 16 8
11	48	15	2391	840	48715	6134	1176	2 1½	..	71	41	16	13 4
12	58	9	3412	709	61714	6655	497	1 11	145	37	13	16	8 8
13	..	..	..	..	10257	1023	..	..	..	..	..	5	12 0
14	68	11	4077	875	76321	10328	1437	2 0	..	220	25	16	13 4
15	7	4	382	183	7834	532	68	1 6	..	8	..	4	13 8
16	..	..	..	..	..	..	..	..	..	..	..	..	..
17	58	11	2983	798	53945	6018	1043	1 9½	152	86	33	12	0 0
	650	132	35582	8408	646257	72217	10062	..	782	682	208	152	1 2
18	..	22	..	861	2140	114	..	..	..	..	..	1	9 2
19	..	30	..	1558	3643	319	87	0 7½	60	10	..	1	1 0
20	..	46	..	766	1230	77	45	0 3	9	7	..	0	18 6
21	..	..	..	..	..	..	..	..	..	..	..	..	..
22	..	16	..	1181	1286	21	..	..	..	..	..	0	10 4
	650	246	35582	12774	654556	72748	10194	..	851	699	208	156	0 2
1	1	..	46	..	987	46	6	2 0	7	..	..	0	6 8
2	..	..	..	..	3078	327	..	..	..	..	..	1	10 11
3	139	41	8154	2434	148528	17018	2139	2 0	182	185	45	15	0 0
4	40	10	1774	662	39793	3720	359	1 10	..	53	7	8	6 8
5	5	..	125	..	2334	132	7	1 3	..	..	..	0	16 3
6	2	..	117	..	1843	162	10	1 8	3	..	..	1	13 4
7	1	..	93	..	1885	225	74	3 3	..	2	..	1	1 10
8	22	3	1074	178	20280	1866	275	1 8	..	12	5	6	5 10
9	4	..	251	..	7909	1196	54	2 10½	26	30	1	1	16 4
10	25	7	1193	398	26088	3015	329	1 10	..	40	20	6	18 0
11	19	5	898	278	13560	886	105	1 3	..	8	8	6	12 0
12	4	2	144	93	3712	334	60	1 6	..	..	2	1	15 0
13	11	4	620	255	12127	820	139	1 0	..	17	4	5	0 0
14	23	7	1644	474	31314	4164	426	2 0	50	55	11	8	6 8
15	48	6	2474	463	39816	3442	609	1 7½	..	40	35	16	13 4
16	15	4	784	235	14047	1326	231	2 0	..	23	15	4	10 0
17	66	39	3990	2185	88514	11930	1580	2 4	115	136	66	16	16 0
18	1	..	55	..	1422	68	6	2 6	3	..	..	0	8 10
19	10	3	448	116	10000	1098	180	1 10	..	..	3	..	..
20	127	24	7039	1445	122524	12400	1619	1 9½	278	253	74	25	0 0
21	16	4	820	180	16287	1554	231	1 9½	..	18	3	6	15 4
22	2	..	106	..	4500	450	10	2 0	..	..	..	..	..
23	1	..	50	..	935	83	6	2 0	..	..	..	..	..
24	9	2	344	142	4602	98	89	0 6	..	..	..	3	15 0
25	50	14	2408	872	40536	3071	762	1 6½	50	75	..	10	0 0
	641	175	34651	10410	655971	69371	9306	..	714	947	299	149	8 0
26	..	223	..	10726	22860	998	394	..	458	25	20	1	3 6
	641	398	34651	21136	678831	70369	9700	..	1172	972	319	150	11 6

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Prop- erty.	All other Invest- ments.			
No. 7—DERBY DISTRICT—											
Bolsover	1143	£ 6416	£ 6944	£ 170	£ 3166	£ 6069	£ ..	£ 5104	£ 857	1	
bBrassington	64	255	219	68	225	..	..	307	..	2
aClay Cross	859	6903	8770	89	2698	4584	2310	1056	970	3	
Codnor Park and Ironville.	862	15667	1289	350	3997	1966	5672	6112	835	4	
Derby	22661	255239	5502	8820	53751	109480	89989	40026	5695	5	
Ilkeston	3851	44866	2855	2971	13360	23316	2014	16628	124	6	
Langley Mill and Aldercar	4262	59654	7201	1381	18815	22270	19256	13522	93	7	
Lea and Holloway	425	2722	2509	62	1755	564	2021	632	504	8	
Long Eaton	7127	104082	44074	3451	40354	77069	36315	9144	44	9	
bMilford (Hopping Hill)....	367	1952	322	141	1504	72	..	889	..	10	
Pinxton	579	14073	..	886	2627	2799	6272	3288	754	11	
Ripley	8357	160836	4211	5564	39838	67646	18856	51286	1491	12	
Tibshelf	639	4555	141	629	1782	3563	..	762	339	13	
Wirksworth	363	934	..	..	288	396	..	371	82	14
	51559	678154	78437	24592	184080	320344	182705	149077	11788		
Productive Societies:—											
Derby Printers	57	614	344	209	216	624	..	160	303	15	
„ Umbrella Makers ..	37	162	124	3	117	60	..	19	160	16	
Long Eaton Printers	29	526	136	42	73	420	..	55	279	17	
Total	51682	679456	79041	24786	184486	321448	182705	149311	12530		
No. 8—NOTTINGHAM DISTRICT											
Annesley	823	4949	..	718	2334	300	..	4615	107	1	
Annesley Woodhouse	257	5086	264	89	1997	1140	426	2506	36	2	
Bulwell	1908	23135	2314	827	8413	7380	5382	7255	65	3	
Calverton	197	1948	..	70	720	506	300	629	..	4	
Cinder Hill	1884	14332	2640	1462	6762	10239	855	2061	261	5	
Hucknall Torkard	3426	91144	9774	2736	12206	16773	42426	37825	..	6	
Keyworth	180	2288	299	161	1623	698	..	542	..	7	
Kirkby-in-Ashfield	1623	16623	982	400	4336	7726	..	7991	693	8	
Langwith	360	3366	..	650	1876	832	..	1570	473	9	
Lowdham	300	3384	40	169	957	2487	..	457	147	10	
Mansfield and Sutton	6620	80882	5386	6417	27194	33078	21340	18951	1449	11	
Netherfield	1775	19268	1021	659	6800	9908	2114	3437	699	12	
New Basford	808	4169	4536	..	2594	5339	..	884	372	13	
Nottingham	11539	121221	4910	7240	29785	62177	7535	43426	2371	14	
Pleasley and Pleasley Hill.	1015	8855	2412	758	3536	5155	1505	2314	977	15	
bPleasley Works	42	42	284	90	189	20	..	207	..	16	
Radcliffe-on-Trent	261	3336	2609	..	1846	3720	..	200	770	17	
Ruddington	536	9625	2719	620	1655	10570	..	702	180	18	
Selston	634	11069	2417	533	4331	3732	1619	5036	185	19	
Southwell	227	1436	281	71	784	889	..	219	167	20	
Stanton Hill	829	8959	3206	669	3710	6094	2023	1700	690	21	
Stapleford and Sandiacre..	2169	31624	3350	1613	10610	14963	9380	5080	126	22	
Warsop Vale	212	1841	..	130	846	761	..	707	..	23	
Woodborough	69	449	402	83	186	747	..	90	..	24	
	37694	468731	49846	26165	135200	205234	94905	148404	9768		
Productive Societies:—											
Codnor Park and Selston											
Baking	10	1100	..	69	114	940	..	171	..	25	
Kirkby-in-Ashfield Manu- facturers	126	1543	2482	176	2237	1898	..	423	663	26	
Nottingham Bakers	51	151	190	..	48	31	..	..	351	27
„ Printers	115	729	261	138	123	426	..	575	177	28	
Total	37996	472254	52779	26548	137812	208529	94905	149573	10959		

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s.
1	29	2	1622	166	31947	3296	284	2 0	..	..	13	£ 8 6 8
2	..	..	..	..	1238	115	..	..	..	..	..	..
3	20	..	1108	..	15583	1460	356	1 4½	..	..	..	7 10 0
4	23	2	1284	112	29240	5037	725	2 2½	..	37	20	7 0 3
5	532	258	29063	18583	539432	75043	9523	2 5½	1376	678	306	40 0 0
6	111	29	6723	1908	128198	20895	1850	2 3	..	300	58	16 0 0
7	95	37	6388	2545	114897	12918	2569	1 10½	252	269	57	15 0 0
8	7	..	350	..	6558	317	131	0 5	..	2	3	3 17 10
9	251	58	12031	4805	230061	24323	5380	2 1	..	731	88	25 0 0
10	..	..	..	..	9999	1276	..	..	..	7	..	..
11	15	..	931	..	17294	2904	623	2 9½	..	..	15	4 10 8
12	177	56	10277	3280	226926	29413	7292	2 0½	..	275	78	25 0 0
13	17	3	752	181	18021	2566	197	2 0	..	53	7	4 18 8
14	5	..	270	..	5165	76	47	..	..	..	2	2 19 3
	1282	445	70799	31580	1374559	179579	28977	..	1628	2352	647	160 3 4
15	..	9	..	543	1476	179	28	0 10	19	5	1	0 10 6
16	..	6	..	290	1274	60	8	0 5	7	..	..	0 7 6
17	..	8	..	579	1073	112	28	0 4	15	2	1	0 5 0
	1282	468	70799	32932	1378382	179930	29041	..	1669	2359	649	161 6 4
1	13	..	899	..	30742	6052	239	3 9½	..	1	17	6 18 4
2	6	..	412	..	8755	1159	229	2 2	10	23	2	2 1 9
3	41	9	2700	500	61231	7950	898	2 6	..	47	23	10 0 0
4	2	..	165	..	3946	551	93	2 4	..	..	2	..
5	38	13	2313	843	43633	5500	569	2 6	..	50	36	10 0 0
6	84	40	5193	2833	99189	13954	3265	2 3½	..	185	97	14 0 0
7	3	1	220	36	5037	458	108	1 9	..	..	..	1 9 0
8	39	7	2313	483	50975	6105	747	2 1	64	95	34	10 0 0
9	10	..	655	..	14768	2490	155	..	..	..	8	2 14 0
10	7	..	365	..	7400	382	5	0 6	6	..	5	2 0 0
11	162	28	8407	1257	187976	21885	3513	2 0	..	95	56	21 0 0
12	37	6	2116	428	39695	4067	910	1 8	..	..	35	8 6 8
13	16	5	869	489	14197	..	167	0 3	..	..	3	1 1 0
14	280	57	15289	3632	232692	29545	5643	1 10½	723	146	144	20 0 0
15	21	..	1166	..	31194	3017	397	1 10½	..	16	10	6 11 4
16	..	..	..	..	1410	129	..	..	..	..	..	..
17	7	2	422	9½	5540	..	..	..	..	..	..	2 3 6
18	12	4	660	250	13031	1438	454	1 7	..	..	..	4 9 4
19	12	3	907	174	20006	2684	513	2 2	..	9	8	5 4 2
20	5	..	298	..	5204	377	68	1 3½	..	9	2	1 16 10
21	22	..	1323	..	29655	4291	423	2 2	..	46	34	6 7 10
22	56	14	3293	878	71282	9093	1528	2 2½	..	94	27	18 5 0
23	5	..	306	..	6948	972	78	2 6	8	22	2	1 6 10
24	1	..	75	..	1419	37	16	..	..	..	..	..
	879	189	50366	11897	985925	122136	20018	..	811	838	545	155 15 7
25	..	3	..	264	1964	85	44	0 4	..	..	..	0 5 0
26	..	34	..	1656	9264	218	67	0 1½	41	4	..	0 17 8
27	..	3	..	191	1037	..	..	..	..	..	..	..
28	..	10	..	662	1439	136	36	0 5	13	6	..	0 19 6
	879	239	50366	14670	999629	122575	20165	..	865	848	545	157 17 9

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
No. 9—LINCOLN DISTRICT—										
Boston.....	2449	£ 13364	£ 4957	£ 983	£ 5454	£ 10022	£ 2049	£ 2252	£ 938	1
Edwinstowe.....	258	1561	345	125	908	32	..	1006	..	2
Empingham & Normanton.	91	554	5	32	434	57	..	221	106	3
Gainsborough.....	3989	53068	3407	2574	15594	22367	13699	10199	670	4
Grantham.....	1675	14064	3308	338	4653	8732	3289	1920	271	5
Great Grimsby.....	6221	37398	58230	2439	15515	28306	50380	6982	1851	6
Huntingdon.....	522	3702	1040	405	2041	1958	..	1560	..	7
King's Lynn.....	1368	2493	3168	469	2854	3031	130	828	329	8
Lincoln.....	11507	162574	77890	7750	50891	103370	67497	38327	3204	9
Newark.....	1305	5523	607	389	1524	4409	..	1673	140	10
Oundle.....	103	274	142	..	507	40	..	70	..	11
Peterborough.....	11574	122048	6859	6195	36012	62827	13651	29705	494	12
Retford.....	1078	7827	577	351	2797	3610	1014	1517	344	13
St. Ives (Hunts.).....	488	1871	371	264	1088	57	..	1523	74	14
Saxby.....	67	74	229	179	306	82	..	124	252	15
Scunthorpe.....	2410	18119	2363	1400	9135	10765	1909	2432	..	16
Spalding.....	949	4197	4983	204	2013	6482	..	806	237	17
Walmsgate.....	46	68	41	28	68	4	..	80	22	18
Wisbech Phoenix.....	410	978	1376	206	849	1287	..	400	272	19
	46510	449757	169898	24331	153538	267388	153618	101724	9264	
Productive Society :—										
Lincoln Land and Building	532	3810	62376	2733	583	924	66765	1089	217	20
Total.....	47042	453567	232274	27064	154121	268312	220383	102813	9481	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
								Educational Purposes.	Charitable Purposes.	Co-operative Union.			
1	54	12	£ 2468	£ 750	£ 36331	£ 2848	£ 665	s. d. 1 2 $\frac{1}{2}$	£ 42	£ ..	£ 9	£ 16	s. d. 13 4
2	..	..	..	..	4027	262	..	..	..	..	..	..	..
3	2	..	127	..	1484	100	25	1 5	..	..	..	..	..
4	109	72	5156	3096	108675	12133	2473	2 0	..	184	..	10	10 0
5	41	7	2031	413	38470	3968	575	1 9 $\frac{3}{4}$	..	38	4	8	6 8
6	140	31	6950	1567	103044	11116	1586	1 11	..	140	93	12	10 0
7	7	3	361	115	9010	1432	172	1 10	..	..	7	4	6 8
8	28	6	1191	382	15874	822	104	1 0	21	16	8	8	6 8
9	345	182	18132	12633	295805	26556	6507	1 6 $\frac{1}{4}$	..	277	181	35	0 0
10	20	6	1047	351	21132	2016	231	1 6	..	5	2	9	14 0
11	1	..	104	..	1536	121	12	1 6	..	..	..	..	..
12	407	116	17136	5337	272158	30090	6025	1 9 $\frac{1}{2}$	..	300	147	48	5 1
13	25	4	1280	191	24717	2160	325	1 7 $\frac{1}{2}$	..	23	13	8	8 10
14	8	2	361	72	6765	674	90	1 7 $\frac{1}{2}$	8	10	4	3	15 0
15	2	..	98	..	2200	130	4	2 9	..	..	..	0	10 10
16	54	10	2342	623	58693	6160	933	1 10 $\frac{1}{2}$	..	20	18	8	6 8
17	15	4	770	216	13002	812	193	0 9 $\frac{3}{4}$	..	12	..	7	16 0
18	2	..	70	..	1049	58	2	1 3 $\frac{1}{2}$	..	..	..	..	..
19	9	2	511	111	9980	528	40	1 0	12	..	..	3	8 4
	1269	457	60135	25857	1023952	101986	19962	..	83	1025	486	185	18 1
20	..	33	..	2865	6359	485	275	..	..	..	..	4	6 5
	1269	490	60135	28722	1030311	102471	20237	..	83	1025	486	190	4 6

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Prop- erty.	All other Invest- ments.		
No. 1—NORTHAMPTON AND EARLS BARTON ..	19	7704	£ 60804	£ 14740	£ 6658	£ 21654	£ 28537	£ 18174	£ 19077	£ 1066	1
„ 2—WELLINGBORO' AND KETTERING	29	24134	340347	94593	23950	134344	156373	131077	78525	30953	2
„ 3—LEICESTER	46	38467	424920	103448	21233	131173	223442	111034	118442	16112	3
„ 4—COVENTRY	19	25168	274262	26540	23920	84969	99640	76903	87651	2641	4
„ 5—BIRMINGHAM	22	38937	256703	41157	13079	97955	157809	24350	56348	6529	5
„ 6—STAFFORD	26	30594	220442	26119	19065	80987	135076	16374	56504	11235	6
„ 7—DERBY	17	51632	679456	79041	24786	184486	321448	182705	149311	12530	7
„ 8—NOTTINGHAM	28	37996	472254	52779	26548	137812	208529	94905	149573	10959	8
„ 9—LINCOLN	20	47042	453567	232274	27064	154121	268312	220383	102813	9481	9
Totals, 1908	226	301724	3182255	670700	186303	1027501	1599166	875305	818244	101506	
Totals, 1907	234	288199	3034064	625399	185657	1034495	1531722	799902	765209	98429	
Increase .....	..	13525	148191	45301	646	..	67444	81403	53035	3077	
Decrease	8	..	..	..	..	6994	..	..	..	..

MIDLAND SECTION.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
					Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.					
Distributive.	Productive.	Distributive.	Productive.							Educational Purposes.	Charitable Purposes.	Co-operative Union.	
1	127	31	£ 7518	£ 1788	£ 159059	£ 17315	£ 2054	..	£ 168	£ 112	£ 42	s. 14	d. 2
2	352	2566	21593	112677	819504	84716	15804	4013	763	1315	135	11	0
3	715	1026	43078	54667	1021909	108840	17061	2318	764	549	149	13	1
4	494	173	28084	9907	625223	89872	12257	..	1379	297	71	2	8
5	650	246	35582	12774	654556	72748	10194	851	699	208	156	0	2
6	641	398	34651	21136	678831	70369	9700	1172	972	319	150	11	6
7	1282	468	70799	32932	1378332	179930	29041	1669	2359	649	161	6	4
8	879	239	50366	14670	999629	122575	20165	865	848	545	157	17	9
9	1269	490	60135	28722	1030311	102471	20237	83	1025	486	190	4	6
	6409	5637	351806	289328	7367404	848836	136513	10971	8977	4480	1215	1	2
	6119	5486	331351	280435	6897142	874616	125949	10502	9150	3979	1171	13	9
	290	151	20455	8893	470262	..	10564	469	..	501	43	7	5
	..	..	..	..	..	25780	..	..	173	..	..	..	..

NORTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
RIDING OF YORKSHIRE, for 1908, arranged

a These particulars are taken from our last year's returns. b These particulars are taken from this office or

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	£
No. 1—NORTH NORTHUMBERLAND DISTRICT—										
Amble	1700	21900	..	357	6560	8203	908	9216	720	1
Ashington Equitable	735	3828	7010	143	4784	5400	702	795	568	2
" Industrial	3095	61167	802	4441	12217	18878	10650	30787	302	3
Bebside	495	4014	1067	260	2372	1187	288	2045	361	4
Bedlington	2212	29736	23952	3469	13924	21312	5553	18581	3392	5
Blyth-Clive Industrial	542	4895	..7	317	2286	2286	..	1049	261	6
" Cowpen Quay Cent'l	1583	27762	..4	611	7802	14240	..	7889	1061	7
Broomhill	860	11866	395	840	4546	5549	448	4123	130	8
Cambos	427	11209	416	..	2335	2367	3441	4531	134	9
Choppington	401	2676	621	72	1063	1697	..	703	537	10
Felton	91	390	..	32	476	48	..	130	6	11
Guide Post	516	7836	254	603	2069	3432	..	3916	370	12
Hedgeley	568	3700	27	227	1307	649	..	2366	192	13
Howick	311	2609	..	386	710	174	..	2331	180	14
Longhirst	59	231	..	115	236	..	..	174	..	15
Newbiggin-by-the-Sea	1402	30304	919	712	4685	12023	9225	8296	753	16
New Delaval	706	15543	40	366	1480	1863	7526	5988	467	17
Pegswood	526	8187	570	225	1565	1781	1057	5670	173	18
Radcliffe	384	5705	..	1022	2417	1612	..	3587	..	19
Sea Houses & N. Sund'rland	134	519	..	..	370	19	..	239	4	20
Togston Ter. and Broomhill	153	2309	..	120	1343	249	..	1052	74	21
Tweedside	2511	29825	..	2734	6694	7804	..	18900	2039	22
Widdrington	353	2448	3155	514	1206	79	..	5818	151	23
Total	19764	288649	39230	17566	81847	110852	39193	138186	12780	
No. 2—SOUTH NORTHUMBERLAND DISTRICT--										
Backworth	856	22113	468	586	4785	6008	3111	10332	1495	1
Belsay	108	782	..	90	578	123	..	171	..	2
Coxlodge and Fawdon	627	7869	701	530	3067	4083	445	3246	333	3
Cramlington	4005	81734	12077	4225	12455	32435	12029	50650	2273	4
Newcastle-upon-Tyne	22165	327460	13430	5662	62068	174019	101625	65706	203	5
North Shields	3666	49849	13687	68	17451	37452	3657	4803	2198	6
St. Anthony's	643	3565	..	154	1135	1001	200	2101	..	7
Seaton Delaval	1893	57065	921	896	13672	15461	7057	23946	4639	8
Seghill	370	5547	131	28	1882	1270	..	2784	682	9
Shiremoor	879	19025	868	600	3391	5519	3256	9543	1299	10

SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Returns for 1907. c These societies have not made a return either to the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonna on Wages.	Subscriptions.			
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	47	23	2925	1136	72261	10743	750	2 10	..	17	18	13 11	2
2	24	10	1487	712	32376	4782	167	2 10 ¹ / ₂	..	..	6	5 16	8
3	111	49	6593	3118	163188	25502	2765	2 9	..	76	58	25 0	11
4	19	2	1310	118	29293	4153	216	3 0	..	4	5	4 2	2
5	108	50	6054	2545	140654	19248	1341	2 7 ¹ / ₂	..	147	112	17 10	0
6	14	..	844	..	17181	2705	224	2 11	..	..	8	4 9	1
7	63	4	3623	1373	66806	10875	1276	2 11	..	51	25	10 0	0
8	26	15	1679	776	38857	6588	476	3 1	..	16	15	6 14	9
9	12	8	1096	614	26994	4624	523	3 1	..	..	28	3 10	6
10	13	5	835	364	16135	2467	120	3 0	..	..	3	3 8	4
11	3	..	150	..	1851	227	22	1 10 ¹ / ₂	2	..	2	0 15	4
12	16	3	1114	192	25827	3811	370	3 0	..	2	20	4 5	6
13	10	..	514	..	14482	2329	142	2 10	..	..	4	4 6	8
14	5	..	270	..	8837	1461	115	3 0	45	7	9	2 10	4
15	2	..	178	..	1983	263	11	3 0	..	..	2	0 10	8
16	49	24	2889	1714	75028	12410	1386	3 0	..	30	51	9 7	0
17	23	8	1449	569	40365	6245	753	2 9 ¹ / ₂	..	10	18	5 17	8
18	14	2	973	151	29416	5482	383	3 6	..	23	19	3 19	4
19	16	1	1136	61	22625	4282	215	3 7 ¹ / ₂	..	..	6	3 4	8
20	2	..	148	..	2982	371	16	2 4 ¹ / ₂	..	..	..	0 16	8
21	5	..	278	..	6800	1319	101	3 7	..	..	5	1 5	0
22	56	29	3032	1737	80026	13723	1130	3 2	..	..	49	8 8	0
23	8	..	615	..	21972	4348	118	4 1	..	..	6	2 18	4
	646	270	39192	15180	935939	147958	12620	..	47	383	469	142 8	9
1	36	11	2047	736	53961	11746	1024	3 9 ¹ / ₂	..	..	44	6 16	8
2	2	..	127	..	2420	238	30	2 4	..	..	..	0 18	0
3	18	..	1406	..	33303	5613	359	3 2	..	..	12	4 15	9
4	167	44	9829	3605	237528	43504	3928	3 5 ¹ / ₂	..	94	198	31 7	8
5	689	180	38063	5146	585267	83254	16155	2 3 ¹ / ₂	..	36	498	40 0	0
6	140	29	6042	2069	99466	12678	2279	2 1 ¹ / ₂	..	95	30	21 0	0
7	14	..	901	..	18303	2888	161	3 1 ¹ / ₂	..	7	25	5 0	0
8	74	28	4703	1728	112856	20596	2751	3 2	..	..	50	10 0	0
9	11	..	778	..	16807	3013	133	3 5	..	..	12	3 4	6
10	28	8	1984	537	55221	10894	914	3 8	..	4	50	7 1	4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							Home Prop- erty.	All other Invest- ments.		
No. 2—SOUTH NORTHUMBER- LAND DISTRICT.—Con.										
Walker-on-Tyne	1930	21006	2090	1511	4458	7590	10897	4160	..	11
Wallsend	5081	85708	18507	5204	15757	22635	50819	22599	220	12
Willington Quay & Howden	1292	14593	10417	210	4387	13950	5298	1710	1169	13
	43515	695816	68297	19764	145086	321546	198304	201751	14511	
Special Society:—										
Pioneer Fishing(N. Shields)	71	6962	2855	..	8979	..	..	163	..	14
	43586	701678	71152	19764	154065	321546	198394	201914	14511	
Productive Societies:—										
*Co-operative Laundries—										
Newcastle-on-Tyne ..	136	1246	..	..	..	756	..	377	..	15
Newcastle-on-Tyne House- hold Furnishing	119	6907	25253	2909	4356	29219	..	935	5265	16
Total	43741	709231	96405	22073	158421	351521	198094	203226	19776	
No. 3—CUMBERLAND & WEST- MORLAND DISTRICT—										
Aspatia Industrial	1556	16435	..	895	4525	4336	760	10469	..	1
Broughton Moor	110	860	875	90	312	1120	..	177	75	2
Carlisle ..	7833	108134	2508	5794	29539	57500	4694	25031	8887	3
Cleator Moor	6110	92531	442	5278	27870	24145	..	42018	10728	4
Dalston	419	4900	..	..	1512	1223	630	1679	364	5
Egremont	1442	22791	..	825	5322	6072	1178	9633	2994	6
Harrington ..	251	3591	170	212	1196	1960	..	1194	..	7
Houghton ..	91	718	525	66	180	958	..	142	108	8
Keswick ..	756	9391	298	370	2975	2704	1606	2440	1064	9
Lazonby ..	423	4292	..	293	1155	270	..	2884	870	10
Longtown ..	540	2200	2430	304	1892	592	1864	1452	..	11
Maryport ..	3727	31749	7060	1357	12539	9524	5951	17054	2638	12
Naworth Collieries	475	3194	2029	616	2820	3000	..	589	825	13
Penrith	1006	5826	96	275	1946	2520	..	1826	1137	14
Tebay ..	224	1467	..	196	874	660	..	316	121	15
Upperby ..	90	262	..	109	105	2	..	341	25	16
Warwick Bridge ..	101	1077	..	287	502	452	..	337	403	17
Wigton ..	285	1104	117	177	460	750	..	485	..	18
Windermere ..	267	1823	109	164	486	813	..	797	..	19
Workington Bee Hive ..	2055	11799	4977	2630	7931	10928	1040	1520	3421	20
„ Industrial ..	2127	21393	6260	1692	7745	15495	5251	2168	4146	21
Total	29883	345037	27916	21570	111826	145029	22974	122552	37806	
No. 4—WEST DURHAM&SOUTH N'THUMBERLAND DIST.—										
Allendale ..	324	3084	..	122	1277	951	..	1087	146	1
Alston ..	392	1446	686	..	1180	926	..	701	266	2
Annfield Plain ..	6823	169299	4845	9363	29071	25361	47899	89008	5796	3
Blaydon ..	8502	204339	1632	1022	28091	57032	84108	35565	5254	4
Burnopfield ..	1760	67225	72	2026	8540	13267	21163	38045	..	5
Coanwood ..	209	1570	330	150	1070	555	..	543	..	6
Consett ..	2204	57098	2196	1088	9574	18079	11470	22037	3426	7
Esh ..	840	16782	..	703	4677	4255	2638	7669	2116	8
Fourstones and Newbrough	396	3174	..	157	677	41	154	3521	..	9
Greenhead ..	263	2064	..	77	969	653	..	673	110	10
Haltwhistle ..	555	7367	64	366	2296	3020	1593	1089	670	11
Haydon Bridge ..	304	2255	503	..	856	1155	..	1096	275	12
Hexham and Acomb ..	419	4547	..	196	1278	2845	..	764	351	13

* Not commenced business at end of 1908.

† Societies.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 4—WEST DURHAM & SOUTH N'BERLAND DIST.—Con.		£	£	£	£	£	£	£	£	
Leadgate	1592	33560	..	3568	9819	3043	5967	19463	..	14
Nenthead	80	249	250	125	863	214	..	165	186	15
Shotley Bridge.....	488	11853	178	97	2687	3520	2998	2502	1033	16
Swalwell.....	543	7598	1913	354	1454	2827	2460	4877	552	17
Tantobie	579	21219	..	650	3174	1881	8692	10674	160	18
Throckley	1408	29497	8538	821	4780	10761	5276	21206	931	19
West Stanley	4140	117517	6568	2657	18079	53920	14588	47584	4880	20
West Wylam and Prudhoe	2648	51510	2988	2714	8979	14284	10037	27310	1878	21
Whitfield	92	825	..	94	373	120	..	663	62	22
	34561	814073	90163	26350	132764	224110	218983	331287	28092	
Productive Society:— Derwent Flour Mill	10	18026	21675	500	6793	16000	..	19759	3157	23
Total	34571	832099	51838	26850	141497	240170	218983	344996	31240	
No. 5—EAST DURHAM DIST.—										
Birtley.....	4388	89750	9830	4477	23154	57533	10685	8640	15286	1
Boldon Colliery	2296	32481	759	1359	5308	12208	3298	16978	1596	2
Chester-le-Street.....	4864	137851	3702	5360	21752	35397	25080	67070	10844	3
Craghead and Holmside ..	401-	10484	..	825	2184	171	..	11065	120	4
Felling	1524	13888	361	507	4405	5159	..	6053	882	5
Felling Shore	573	7340	1500	290	2178	3101	..	4596	393	6
Gateshead	11077	139019	11614	7847	36389	59577	62106	13107	89	7
Haswell	2234	31303	4573	3793	13916	13710	..	14119	1925	8
Hebburn Colliery	700	4690	..	1064	3965	1135	..	1351	1399	9
Jarrow and Hebburn.....	4259	72717	23469	3920	24195	44493	27915	5894	4495	10
Marsden	307	4540	249	90	1867	2832	..	384	568	11
Murton Colliery	1295	28543	2189	1400	5008	3763	2199	22398	647	12
Pelton Fell	342	6098	52	167	1836	1105	1668	2903	210	13
Ryhope and Silksworth ..	6920	69667	..	6230	37306	26380	100	46585	538	14
Seaham Harbour	3240	29020	7393	188	13113	19359	3017	13215	..	15
South Hetton Amicable ..	310	3426	507	197	2116	1900	..	603	167	16
South Shields	2220	20537	2092	426	5516	7153	..	10917	2314	17
Sunderland	17507	215989	39194	2740	59642	90814	93923	29514	5247	18
Tyne Dock.....	1616	21047	2739	572	6312	12018	2985	4692	912	19
West Pelton	1551	48873	86	1158	7822	13710	12094	20670	1414	20
Windy Nook	1160	21885	798	891	5383	5029	6381	8210	1114	21
Total	68724	1003158	110547	49441	289667	416457	250851	302964	50160	
No. 6—SOUTH DURHAM DIST.—										
Bearpark Colliery	206	3383	85	56	1304	828	..	1855	238	1
Bishop Auckland	16237	353348	..	8732	55782	55777	154361	155657	6373	2
Brandon and Byshottles ..	1018	21992	4991	777	6093	11638	2209	8719	2410	3
Cornforth and Coxhoe	1915	42692	3223	238	8717	12409	8068	17505	2899	4
Crook	4845	162536	..	1656	21769	15905	12825	121555	15321	5
Durham	2371	61510	55	440	8557	9656	37760	9531	56	6
Eslington Lane	505	9496	54	131	2023	1906	918	5819	692	7
Frarnwellgate Moor	241	1213	..	7	991	153	..	405	165	8
Hetton Downs	1672	25541	5291	1295	7949	9196	3495	15229	715	9
Low Moorsley	345	7106	475	150	1907	629	646	5377	330	10
Newbottle	1611	26488	..	1242	9611	6589	2100	13598	1808	11
New Brancepeth.....	940	13900	2497	450	7054	3165	681	7744	317	12
Pittington	1163	18543	76	1410	6560	6138	3404	6316	1338	13

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
					Net Profit.	In-terest on Share Capital	Average Divi- dend per £.	Bonns on Wages.	Subscriptions.					
Distributive.	Pro- ductive.	Distributive.	Pro- ductive.	£					£	£	£	£	£	£
14	50	8	2980	517	77747	17511	1491	4 0	..	..	9	8	6	8
15	2	..	97	..	2310	163	9	1 7	..	..	..	1	0	0
16	11	8	822	373	13531	2059	546	2 6	..	..	12	4	1	3
17	18	..	1026	..	22673	4705	401	3 10½	..	30	22	4	8	0
18	18	4	1502	128	35536	7621	1086	3 6	..	34	5	4	14	10
19	43	18	2646	999	75598	14423	675	3 7	..	343	23	8	6	8
20	170	70	10880	5198	268403	59492	5511	4 0½	..	160	215	32	6	8
21	72	34	4688	2115	114937	28822	2130	3 9	..	75	76	10	0	0
22	2	1	100	63	3736	426	36	3 6	..	..	..	0	14	6
	1075	325	67169	18674	1616839	349333	33653	..	..	2527	601	180	9	6
23	..	50	..	3968	162290	1985	901	0 2	..	..	..	2	2	0
	1075	375	67169	22642	1779129	351318	34554	..	..	2527	601	182	11	6
1	192	73	11666	3083	244786	46515	3533	3 8	..	50	227	33	18	8
2	48	..	3729	..	86407	17383	1522	4 0	..	20	48	12	10	0
3	220	42	12658	3048	256595	56997	5626	4 0	..	132	172	19	16	10
4	17	2	1219	105	37140	7671	501	4 1½	..	7	14	3	5	7
5	34	..	2291	..	43345	6696	682	2 11½	..	6	36	12	14	2
6	18	..	1186	..	24245	4326	338	3 3	..	..	10	4	13	4
7	354	60	20182	4373	367284	55460	6006	2 8	..	..	326	34	0	0
8	74	26	6410	1519	99007	17550	1431	3 5	..	..	68	8	10	0
9	24	1	1607	85	32012	6071	203	3 9	77	..	51	5	16	8
10	127	34	7063	2297	133770	23312	3760	2 9	..	188	102	25	0	0
11	12	..	739	..	17453	3072	195	3 5½	..	..	5	2	10	0
12	49	6	3210	482	84170	12288	1323	2 6	..	..	51	11	6	3
13	14	..	911	..	22675	4998	278	4 3½	..	..	9	2	12	6
14	193	17	13709	1122	332450	69216	3689	4 0	..	5	502	55	0	9
15	93	19	4603	1179	126306	23998	1589	3 7	..	..	54	8	6	8
16	10	..	665	..	15021	2697	130	3 9	..	..	4	2	10	0
17	56	..	2701	..	65014	10038	890	3 0	..	..	31	18	0	6
18	471	257	23720	12529	305928	34160	9266	1 8½	..	605	338	40	0	0
19	44	..	2259	..	45847	7610	1009	3 0	..	20	10	8	8	0
20	71	19	5034	1065	108586	23157	2370	3 11½	..	21	70	8	6	8
21	40	..	2605	..	58030	10496	964	3 4	..	20	162	9	6	0
	2161	556	128172	30887	2509023	443770	45318	..	77	1074	2290	326	12	7
1	8	..	485	..	16121	3202	160	4 3½	..	..	8	..	..	..
2	370	133	24572	8421	630226	134487	17400	3 8	..	72	24	27	10	0
3	43	31	2795	1563	71013	14200	1016	3 9	..	30	1	8	6	8
4	51	22	3784	1551	79245	14137	2043	3 1½	..	..	61	15	19	11
5	130	52	9291	2592	226202	46480	6201	3 6	..	..	20	10	0	0
6	35	15	2497	1006	65811	13986	3016	3 1½	..	130	50	14	0	0
7	17	8	1073	467	27629	5864	432	3 9	..	..	10	3	17	8
8	6	1	459	..	10210	2086	57	3 11	..	..	2	1	17	4
9	61	15	4251	1023	96163	18804	1359	3 7½	..	..	69	8	6	8
10	13	..	1075	..	19358	4075	309	4 0	..	..	5	2	17	4
11	70	19	4183	1441	100917	21449	1221	4 0	..	..	3	10	0	0
12	35	11	2686	710	62723	16159	668	4 0	..	..	24	7	9	2
13	53	9	3399	614	66302	14326	773	4 2	..	4	17	9	8	4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Build- ings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 6—SOUTH DURHAM DIS- TRICT—Con.										
Sherburn Hill	2485	45768	..	2450	11693	6187	..	37269	1243	14
Stanhope-in-Weardale	1497	27138	794	819	7583	5170	4353	14616	..	15
Station Town	1879	19940	1812	220	8090	5816	2015	6750	1231	16
Tow Law	1944	29857	1063	980	6908	3998	8850	16752	1624	17
Tudhoe Colliery ..	1802	16013	..	1390	5360	1604	..	13947	27	18
West Cornforth ..	1453	14656	455	479	4445	4240	..	8250	2967	19
Willington.....	1514	47065	623	1326	7371	7823	2836	34774	507	20
Total	44548	947555	21489	24198	189776	168832	244500	500566	39681	
No. 7—SOUTH DURHAM & NORTH RIDING OF YORKSHIRE DIST.										
Barnard Castle	1063	7855	1000	413	2655	4947	100	1921	921	1
Castle Howard	251	937	300	55	888	161	..	348	242	2
Darlington.....	9722	67398	350	3751	20693	24044	2682	25422	..	3
Grosmont	291	1331	..	277	921	397	..	541	..	4
Guisborough	1050	12054	874	297	4152	5298	2380	2090	947	5
Hartlepoons	8032	73095	61577	6655	26342	70215	43583	10934	3481	6
Kirkby Stephen	839	2886	66	135	737	1350	..	1048	260	7
Loftus	2442	28131	3268	1623	8246	6447	2402	20336	..	8
Malton and Norton	437	1039	1340	270	694	1693	..	473	37	9
Marske-by-the-Sea	374	3742	677	179	2173	715	166	1590	349	10
Middlesbrough ..	16719	189869	5534	6291	44177	81953	24174	63731	2940	11
Middleton-in-Teesdale ..	1396	24756	300	1519	7417	3609	4013	13454	315	12
Northallerton	642	3334	967	177	2664	958	..	1267	..	13
Pickering	264	904	31	127	629	49	..	458	125	14
Skelton	1303	8584	249	247	3830	1978	571	3112	686	15
Skinningrove	556	5713	533	425	2949	3592	..	945	364	16
Stockton-on-Tees	12089	88630	7619	4877	26474	48766	24932	15106	..	17
Thirsk	432	1118	78	205	977	60	..	458	181	18
Whitby	1197	5871	382	350	2792	2851	..	1615	..	19
Total	58599	527242	85145	27873	159430	258483	105003	164849	10848	
Productive Societies:—										
Brandsby Agricul. Trading ..	159	1548	941	85	1305	940	..	271	1330	20
Northallerton Corn Mill ..	690	1733	1651	..	360	3294	..	68	2445	21
Total	59448	530523	87737	27958	161095	262717	105003	165188	14623	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
Distributive.	Productive.	Distributive.	Productive.	£					£	£	£	£	£	£
14	73	30	4421	2079	150728	36443	1910	4 4	..	..	78	19	6	0
15	27	..	1488	..	33575	5399	879	3 0	..	..	20	12	2	8
16	36	5	2689	322	58855	8210	970	2 6	..	..	32	11	0	0
17	38	12	2338	938	53397	9800	1110	3 7 $\frac{1}{2}$	..	50	41	10	0	0
18	42	..	2417	..	77753	14956	741	3 9 $\frac{1}{2}$	..	..	10	8	6	8
19	35	3	2567	217	71492	13749	698	3 6 $\frac{1}{2}$	..	..	2	9	16	6
20	59	17	3472	1112	77974	15366	1912	3 5 $\frac{1}{2}$	..	42	37	8	6	8
	1202	383	79942	24056	1996354	413178	42875	..	..	328	514	198	11	7
1	16	..	1085	..	19854	2085	357	1 9 $\frac{1}{2}$	..	..	..	8	17	2
2	7	..	295	..	6323	330	35	1 7	..	3	..	2	0	0
3	176	27	10059	1578	176318	27662	2446	2 6	236	311	145	20	0	0
4	5	..	227	..	6965	946	61	2 8	..	..	8	2	9	0
5	29	7	1922	232	39548	4905	467	2 7	..	11	25	7	10	0
6	222	81	15307	4884	227210	30588	3870	2 6	..	106	236	21	0	0
7	6	..	343	..	6508	531	40	2 0	..	..	2	2	15	8
8	69	22	3646	1521	89054	14869	880	3 1	..	30	215	10	5	0
9	7	..	341	..	7588	871	47	2 4	..	13	3	3	7	10
10	12	..	693	..	11949	1408	177	2 6	..	8	..	3	1	4
11	383	83	21411	5069	346278	46650	8756	2 1 $\frac{1}{2}$	..	187	113	65	19	0
12	29	9	1732	443	38809	5654	852	3 2	..	18	32	11	12	4
13	10	..	570	..	12000	1421	140	2 1 $\frac{1}{2}$	..	..	4	4	17	6
14	4	..	154	..	4800	441	45	1 9	..	3	1	2	0	4
15	36	6	1987	403	31897	3970	286	2 6	..	10	12	8	6	8
16	15	3	952	318	19527	2980	181	2 9	..	7	10	4	12	0
17	319	92	17429	6227	303618	39719	3470	2 3	..	180	510	30	0	0
18	8	..	362	..	7351	837	44	2 0	..	7	2	3	6	0
19	19	1	934	70	17583	2453	232	2 6 $\frac{1}{2}$	..	15	15	8	12	0
	1372	331	79399	20745	1973180	188920	22225	..	236	909	1333	220	11	10
20	..	10	..	524	10551	13	..	..	..	..	..	0	17	2
21	..	8	..	548	12063	165	..	..	..	..	..	..	..	..
	1372	349	79399	21817	1395799	188498	22225	..	236	09	1333	221	9	0

NORTHERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.		
			£	£	£	£	£	£	£	£	£	s.	d.
1	646	270	39192	15180	935939	147958	12620	47	383	469	142	8	9
2	1438	502	80110	27371	1496736	234107	33624	..	520	1154	173	14	0
3	696	266	39116	14174	812374	115859	14649	48	592	718	167	2	4
4	1075	375	67169	22642	1779129	351318	34554	..	2527	601	182	11	6
5	2161	556	128172	30887	2509023	443770	45318	77	1074	2290	826	12	7
6	1202	383	79942	24056	1996354	413178	42875	..	328	514	198	11	7
7	1372	349	79399	21817	1395799	183498	22225	236	909	1333	221	9	0
	8590	2701	513100	156127	10925354	1894688	205855	408	6333	7079	1412	9	9
	8382	2745	487629	155516	10547794	1827563	195083	334	6408	3198	1969	16	6
	208	..	25471	611	377560	67125	10772	74	..	881	42	13	3
	..	44	..	..	..	..	..	..	75	..	..	..	..

NORTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of WESTMORLAND, YORK (EAST AND WEST RIDINGS), and ISLE OF

a These particulars are taken from our last year's returns. b These particulars are taken this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 1—AIREDALE DISTRICT—		£	£	£	£	£	£	£	£	
Addingham	307	3934	..	200	1105	933	1180	1037	157	1
Allerton	342	3527	628	569	1195	510	1725	2287	158	2
Bingley	3050	79007	11035	3697	11247	28406	34768	23162	1355	3
Birkenshaw	2745	36164	32	2235	7664	7647	6812	19788	99	4
Bradford (City of)	19994	387785	8308	10001	80786	155255	77207	125805	4502	5
Bradley Coal	68	68	..	70	42	12	..	76	40	6
Carleton	215	2685	..	274	823	588	..	2232	33	7
Clayton	660	8096	711	8	3020	4719	..	2586	246	8
Cononley	418	2234	20	408	660	429	..	2238	..	9
Cowling	278	2815	737	15	1677	1951	124	699	10	10
a " and District Coal.	336	158	15	..	80	110	..	123	201	11
Cross Hills	416	3518	75	64	1261	1618	..	1628	..	12
Denholme	533	5999	2296	768	1566	1137	129	7023	210	13
Ecclesbill	531	4886	640	60	2185	3200	..	1171	372	14
Gargrave	289	1726	127	273	1143	728	..	692	206	15
Great Horton	5274	88484	5558	1776	20496	31594	30870	21941	1261	16
Greengates & Apperley B. .	458	4858	489	197	1523	1869	..	2820	354	17
Guisley	1176	21433	2185	1064	4709	7701	5065	8917	1109	18
Hainworth	16	24	15	24	69	9	..	19	..	19
Harrogate	3198	22773	2033	847	7650	12028	1710	7003	322	20
Haworth	906	12476	1784	1256	2809	5442	..	9557	547	21
Ingleton	289	3493	..	143	1667	751	..	943	639	22
Ingrow	57	141	25	..	213	24	..	89	23	23
Keigley Industrial	9429	154322	8714	9414	24116	25851	54138	78028	1059	24
Lane Ends	152	1702	210	271	722	678	555	412	105	25
Leeds Industrial	49847	823605	33974	61691	233925	407891	195848	223844	9026	26
Lees and Cross Roads	518	7293	477	*869	2178	3693	1787	2370	254	27
Low Wortley	1008	4890	3354	340	2653	3555	3348	788	353	28
New Road Side	336	5471	150	391	1261	1676	940	2539	139	29
North Bierley Coal & Coke	78	70	..	55	..	69	..	140	43	30
Oxenhope	202	3863	400	240	1084	895	1269	1639	166	31
Queensbury	2527	37981	2494	1287	11449	15989	3711	13093	1868	32
Rawdon	1552	23392	..	1153	7540	6898	1917	10748	1313	33
Settle	423	2881	2489	29	1276	389	3092	791	101	34
Silsden	800	13322	2192	610	2809	9330	2461	2888	496	35
Skipton	1953	28532	66	1230	7400	14693	1535	10034	1077	36
Stanbury	103	838	102	176	520	332	..	397	143	37
Stanningley Coal	1092	136	..	708	17	445	..	426	239	38
Steeeton	409	4670	333	88	1463	2299	686	1409	151	39
Sutton Mill	390	3727	..	161	1059	1526	403	1963	..	40
" Coal	234	144	..	..	6	..	..	235	20	41
Tong Park	85	442	166	75	498	10	..	326	91	42

SECTION.

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of MAN, for 1908, arranged in their respective Conference Districts.

from the Registrar's Return of 1907. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. list.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
Distributive.	Productive.	Distributive.	Productive.							Educational Purposes.	Charitable Purposes.	Co-operative Union.
1	4	..	£ 268	£ ..	£ 8705	£ 1025	£ 147	s. d 2 2	£ ..	£ 2	£ 2	10 8
2	5	..	864	..	10481	1811	189	3 0	..	7	2	17 2
3	69	40	3651	2470	93416	18713	£531	3 0	..	143	20	0 0
4	50	7	3174	367	78321	13407	1420	3 0	..	63	10	0 0
5	360	324	23497	17072	511511	97760	14692	2 11	..	374	85	8 7
6	..	..	18	..	370	62	3	3 4	..	..	..	..
7	3	..	199	..	7049	1448	117	3 8	..	9	1	15 8
8	11	9	654	368	15513	2422	322	2 10	..	2	5	10 6
9	3	..	243	..	7398	1203	93	4 2½	..	6	3	10 8
10	5	..	344	..	10417	918	183	3 0	..	4	2	7 0
11	2	..	138	..	2875	72	7	..	..	..	..	..
12	4	2	267	113	8726	1407	144	2 10	..	1	3	8 2
13	9	4	508	192	16978	2942	281	3 0	..	17	4	3 4
14	12	..	547	..	11032	1804	198	2 11	..	8	4	8 4
15	4	..	243	..	8156	1275	82	3 3	..	11	2	5 0
16	112	57	5657	2657	133406	21549	3513	2 10	..	115	89	20 0 0
17	7	3	460	148	12161	1906	181	2 10½	..	14	4	0 0
18	23	6	1364	500	31993	5171	878	2 8½	..	18	9	16 4
19	1	..	34	..	573	72	1	2 9	..	..	..	..
20	61	11	3649	553	59510	7407	848	2 2	..	82	42	25 0 0
21	21	4	1201	249	29358	4900	414	3 0	..	22	11	7 16 8
22	4	..	302	..	8581	1074	162	3 4	..	5	2	7 0
23	1	..	97	..	1902	306	5	3 0	..	..	..	..
24	128	137	8573	7177	246003	51998	5846	3 0	..	375	99	40 0 0
25	2	..	175	..	4632	616	76	3 0	..	4	..	..
26	1515	681	74532	28254	1661432	236713	28595	2 7	..	1560	946	120 0 0
27	11	3	807	183	18931	2878	295	3 0	..	15	6	4 6 8
28	16	4	782	138	16784	2298	210	2 7	..	3	8	6 8
29	5	3	401	116	9291	1490	226	3 0	..	4	4	2 17 6
30	1	..	46	..	306	38	..	2 0	..	..	..	..
31	2	..	172	..	7461	1109	145	3 6	..	4	1	13 4
32	35	43	2331	2081	62768	10433	1494	3 0	..	30	41	10 0 0
33	25	3	1630	205	46014	7351	1058	3 0	..	52	11	13 4
34	5	1	391	71	7950	996	134	2 8	..	3	..	..
35	19	8	1545	354	24251	2940	531	3 0	..	13	6	9 8
36	48	14	2780	910	64559	9436	1144	2 8½	..	104	41	15 14 6
37	2	..	120	..	3033	226	41	1 8	..	1	0	15 6
38	1	..	114	..	3583	8	..	..	..	..	..	..
39	7	3	535	125	11117	1870	184	3 0	..	2	3	6 8
40	..	..	274	..	10706	1856	144	3 4	..	..	..	..
41	1	..	75	..	962	132	7	2 7½	..	..	..	..
42	1	..	114	..	3101	469	20	2 11	..	..	0	13 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
AIREDALE DISTRICT—Con.										
Uppertown	395	5090	8	353	1439	1253	1852	1686	170	43
Wilsden	310	3063	211	400	1079	1550	..	2393	239	44
Windhill (Shipley)	6300	99773	7234	6190	18911	26661	35577	41290	294	45
	119699	1922331	104887	99620	474985	792639	468704	638675	29219	
Productive Societies:—										
Airedale Worsted Manu- facturing (Bradford)	429	6355	2417	1210	8221	753	..	1510	1177	46
Bradford Cabinet Makers..	78	2576	2745	371	3177	2394	..	78	447	47
Keighley Laundry	10	2967	488	..	77	2995	..	64	84	48
Total	120216	1934229	110537	111201	486460	798781	468704	640327	30927	
No. 2—BOLTON DISTRICT—										
Adlington	733	7332	18	1372	1711	2160	3122	2215	342	1
Ainsworth New Road	211	2198	173	165	292	245	..	2199	90	2
" Old Road	335	4200	..	190	843	544	..	3550	..	3
Bamfurlong	463	6985	366	217	2294	3110	1283	798	803	4
Blackrod	185	2241	322	..	1071	1178	411	290	305	5
Bolton	35194	713914	41307	33586	66475	145102	366622	258661	..	6
Bryn Gates (Bamfurlong)..	490	6938	..	335	1714	1662	1357	2295	596	7
Chorley	2899	26268	7800	2836	11862	15224	150	12773	121	8
Eagley Bridge	744	12964	4005	725	2601	4574	6127	5230	193	9
Earlestown	2505	24277	1188	956	6972	11813	3597	7132	308	10
Edgworth	490	10756	10366	..	1773	1680	4641	13453	183	11
b Egerton	324	4855	2077	327	874	1005	..	5390	..	12
Farnworth and Kearsley ..	6547	102128	16655	8813	18139	37877	26997	54690	2572	13
Heapey	266	4447	163	690	624	575	2023	2523	..	14
Hindley	1709	13731	873	960	2582	4222	..	11162	53	15
Hindsford	654	10343	724	1066	1992	4983	..	6360	262	16
Horwich	2663	32365	3546	1883	6515	10787	6364	17563	95	17
Hulton and Chequerbent..	183	2932	364	905	825	354	2028	821	35	18
Leigh	11002	174482	5556	9941	42764	94864	18181	48093	5043	19
Little Hulton	831	15937	3228	661	2449	3976	4201	10395	227	20
Little Lever	641	14054	2264	568	1540	2197	943	12955	96	21
Park Lane	1145	21245	566	2124	6254	8730	2321	8725	1124	22
Radcliffe and Pilkington ..	4469	69144	11091	4727	17146	21450	25930	26829	..	23
Ringley and Kearsley	551	6552	..	559	2768	3123	..	1948	..	24
Tyldesley	1353	20546	2533	1826	4387	7646	2166	13183	465	25
Walden	2274	46047	7523	1955	9451	13887	14574	22957	..	26
Westhoughton & District..	*2	800	..	12	479	192	..	435	3	27
" Friendly	1086	15563	544	458	5418	4354	6559	3094	182	28
" United	1175	20581	1117	935	4143	4622	5158	11715	35	29
Wheulton	114	1317	301	219	300	640	..	1140	..	30
White Coppice	31	123	..	47	97	4	..	95	..	31
Whittle-le-Woods	238	2963	118	112	1094	1132	..	1469	..	32
Wigan	7191	64241	3154	1979	20251	29180	5732	22471	1925	33
Withnell (Brinscall)	493	8711	1831	1108	1335	3064	4573	3031	402	34
	89131	1470220	129773	81597	248453	446165	515060	595500	15409	
Productive Society: - Bolton Cabinet Makers....	54	1403	1315	271	2916	420	..	108	139	35
Total	89185	1471623	131388	81868	251369	446585	515060	595609	15548	

* Societies.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
43	6	4	459	168	11240	1710	190	2 11½	..	..	11	3	3 10
44	5	..	359	..	9186	1448	143	3 0	..	16	10	2	10 0
45	120	70	7671	3782	170905	28125	3744	2 10½	..	266	135	32	0 0
	2726	1441	150760	68253	3462387	552794	70493	..	..	3118	2322	480	16 1
46	..	46	..	2371	25246	1270	624	0 6	52	27	12	3	11 2
47	..	26	..	2107	4600	272	124	..	..	..	..	0	13 0
48	..	14	..	459	706	..	..	..	..	..	..	0	5 0
	2726	1527	150760	73190	3492939	554336	71241	..	52	3145	2334	485	5 3
1	18	..	1007	..	25200	3306	286	2 6½	..	10	13	6	0 0
2	2	..	195	..	4742	769	107	3 6	..	..	5	1	15 0
3	3	..	260	..	7829	1622	204	3 10½	..	..	1	..	..
4	21	5	1254	244	21759	3577	314	2 6	..	..	11	3	15 0
5	7	..	466	..	8423	863	68	1 9½	..	..	..	1	10 4
6	732	250	46102	14729	888389	135991	22267	3 0	3400	3100	389	80	0 0
7	12	8	1078	420	20059	3390	267	2 11½	..	..	18	13	3 6 0
8	70	28	4136	1614	85724	13578	1011	2 11½	..	161	39	10	0 0
9	20	7	1500	415	28128	4535	493	3 0	..	60	12	6	3 0
10	67	22	3077	1771	67784	10959	900	2 10	..	15	25	10	0 0
11	8	4	663	234	15238	2659	536	2 7½	..	..	30	4	1 4
12	..	..	..	..	11052	1730	..	..	..	..	..	..	..
13	160	83	14210	4663	198421	34759	4160	3 0	..	148	179	20	0 0
14	5	..	367	..	9947	1880	222	3 9	..	..	6	2	3 6
15	30	6	1743	282	44710	7699	584	3 0	..	125	71	12	11 8
16	22	3	1962	204	29429	5729	1016	3 0	..	76	17	5	3 8
17	60	19	3689	1280	72299	11405	1307	2 8	..	158	23	8	6 8
18	3	2	208	101	8085	1788	139	3 10	..	..	5	..	..
19	327	128	19129	9990	448927	61558	6535	3 0	..	553	215	21	0 0
20	23	6	1247	522	31576	5600	695	3 1½	..	49	24	6	10 0
21	10	..	751	..	20882	3516	588	3 0	..	9	6	5	3 4
22	38	7	2259	484	61245	10371	899	3 0	..	95	12	..	..
23	117	41	7104	2552	157068	25463	2871	3 0	..	524	96	20	0 0
24	16	5	946	335	19305	3000	259	2 11	..	..	22	4	10 0
25	47	19	2701	1143	60271	10382	817	3 0	..	140	55	8	6 8
26	86	32	5012	2104	93124	14943	1756	3 0	..	185	52	10	0 0
27	2	6	153	416	8339	709	35	3 6	..	..	..	..	..
28	22	20	2059	958	49749	8956	902	3 4	..	..	49	8	10 0
29	22	12	1983	871	51571	10006	994	3 6½	..	40	30	8	6 8
30	2	..	146	..	3051	600	63	4 0	..	10	3	0	19 2
31	1	..	56	..	889	130	7	2 10	..	..	..	..	..
32	6	..	403	..	9075	1410	136	3 0	..	..	..	..	..
33	203	56	9797	4360	203758	28468	2442	2 6	..	639	80	21	0 0
34	12	..	770	..	17124	2388	477	3 0	..	8	..	4	0 10
	2174	769	135833	49701	2778172	433689	53357	..	3400	6423	1483	293	2 10
35	..	35	..	1391	5016	43	69	..	..	..	..	0	10 0
	2174	804	135833	51092	2783188	433732	53426	..	3400	6423	1483	293	12 10

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 3—CALDERDALE DIST.—		£	£	£	£	£	£	£	£	
Barkisland	115	1355	..	191	478	362	..	851	100	1
Blackshawhead	127	1494	..	193	330	195	..	1225	27	2
Brighouse	6850	142597	5543	7466	25628	43980	44981	66068	..	3
Copley	238	775	..	100	640	..	..	775	..	4
Cragg Vale	248	5327	821	373	1652	789	420	4106	205	5
Halifax Coal	1523	1279	..	615	54	289	..	845	1574	6
Industrial	10547	114877	13554	7614	43153	44266	25210	40517	..	7
Hebden Bridge Industrial..	2798	65583	8405	5154	10781	19028	15376	40959	487	8
Heptonstall	494	5615	150	699	1569	1588	513	3214	422	9
Holmfild	263	3357	678	75	965	1380	975	1391	..	10
Coal	339	570	25	..	31	579	..	92	67	11
Illingworth	252	2083	224	..	402	1231	..	789	223	12
Luddenden	457	6574	227	432	1988	1146	1856	3122	431	13
Luddendenfoot	527	9653	170	371	2006	2627	1413	5320	252	14
Midgley	459	7136	..	685	1578	751	974	5389	402	15
Mytholmroyd	600	13449	263	532	2251	2146	4842	6528	190	16
Northoram Coal	68	58	..	17	..	32	..	25	44	17
Pecket Well	149	2226	513	247	447	516	1534	806	53	18
Ripponden	607	10122	300	330	2356	1824	1900	6532	56	19
Siddall	273	3321	452	58	729	1723	945	1198	70	20
Sowerby Bridge Industrial.	3463	48012	18467	884	12787	13648	24114	27683	..	21
Stainland & Holywell Green	781	16252	295	554	2011	5248	..	10827	359	22
Todmorden	4043	136677	400	5836	19575	28847	29180	80593	374	23
" Bridge End ..	665	23077	..	134	2295	4004	3431	14829	26	24
Wainstalls	203	3038	..	344	850	1175	..	1891	174	25
Walsden	691	23504	..	915	2456	2450	16975	9844	53	26
Productive Societies:—	36720	648011	50487	33819	137012	180734	168699	395419	5689	
Calderdale Clog Sundries										
Manufacturing (Walsden)	102	1736	864	400	459	1911	..	370	389	27
Eaves Self-Help Manufac.	482	5003	1339	..	1001	4950	..	13	54	28
Halifax Flour	987	97939	2	1739	34018	31895	..	15739	27485	29
Hebden Bridge Fustian ..	860	28806	228	10775	11874	11913	2925	11242	3930	30
Sowerby Bridge Flour ..	1987	91277	413	200	32535	46033	..	7283	9721	31
Total	41088	872772	53833	46933	216899	277436	171624	370066	47168	
No. 4—CHESHIRE AND NORTH WALES DISTRICT—										
Bangor	325	477	178	55	341	19	..	279	64	1
Birkenhead	4426	23998	8473	1157	7249	18740	..	11432	828	2
Bromboro' Pool	166	1032	2509	..	689	..	..	3440	..	3
Brymbo	336	772	2812	37	612	342	2444	294	229	4
Buckley	300	1683	820	180	1686	1157	..	253	105	5
Cefn (Ruabon)	448	1217	455	49	1078	808	..	558	569	6
Chester	3839	36885	6152	8403	15294	29171	4100	5436	963	7
Chirk Green	506	2557	709	794	1284	1849	1100	456	141	8
Colwyn Bay	300	2456	116	..	800	1534	..	577	90	9
Cynfal	43	232	400	123	301	188	..	266	..	10
Ellesmere Port	510	2477	2177	150	1462	3449	..	687	198	11
Employés' Provident (Port Sunlight)	570	2532	109	232	2082	726	..	799	68	12
Ewloe Place	178	1455	111	56	1204	190	..	285	255	13
Ffynon Grov	133	879	133	98	634	592	..	248	33	14
Flint and Oakenholt	310	1366	651	392	856	1453	..	256	160	15
Garston	985	4919	2061	269	2601	4456	..	551	201	16
Hawarden	390	1882	470	256	989	978	661	225	161	17
Holyhead	704	1375	1543	100	1331	1744	..	649	..	18
Leeswood	143	808	393	135	300	517	441	212	133	19
Liverpool (City of)	5272	31813	3110	1609	10191	19231	1568	9885	..	20
" (Toxteth)	6120	46568	11604	808	15749	40021	837	5589	..	21

		No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.									
		Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
											Educational Purposes.	Charitable Purposes.	Co-operative Union.			
				£	£	£	£	s.	d.	£	£	£	£	s.	d.	
1	2	..	102	..	2751	326	55	3	0	..	..	..	0	18	8
2	2	..	95	..	2675	232	45	2	6	..	..	..	..	..	..
3	160	100	8072	6353	270151	49495	5340	3	6	..	100	124	21	0	0	
4	1	..	120	..	4034	720	36	3	9½	..	..	2	..	..	..
5	5	1	335	52	8760	1305	240	3	10½	..	..	3	2	0	10
6	9	..	539	..	5585	869	9	3	3	..	..	..	..	..	..
7	240	106	13455	6270	333458	50843	4143	2	11	..	120	61	43	7	4	
8	53	50	3298	2618	85563	14945	2350	3	0	..	330	70	11	14	7	
9	9	..	581	..	11000	1617	233	3	0	..	..	..	3	11	10
10	3	1	193	71	6832	1113	144	3	0	..	1	3	2	4	0	
11	1	..	96	..	1186	170	24	3	0½	..	..	..	..	..	..
12	3	..	245	..	6645	898	115	3	0	..	..	3	..	..	..
13	8	2	477	81	13942	2603	277	4	0	..	..	40	3	18	0
14	8	2	541	82	16785	3382	475	4	0	..	5	8	4	7	0	
15	5	1	293	91	10761	2060	297	4	0	..	..	..	3	14	4
16	9	9	546	368	17322	3096	448	3	1½	..	53	10	5	0	0	
17	..	..	7	..	254	10	2	1	6	..	..	..	..	..	..
18	2	..	127	..	4778	668	91	4	0	..	2	3	1	5	4	
19	10	3	852	175	21879	3496	505	3	6	..	8	7	5	0	0	
20	3	..	219	..	7085	1304	126	3	4	..	4	2	2	4	10	
21	57	36	3560	2244	104076	21940	2406	3	9	..	40	43	15	0	0	
22	14	3	774	311	23852	4110	626	3	0	..	..	12	6	8	4
23	99	75	6125	3843	157392	30542	5372	3	1½	..	468	180	16	12	9	
24	14	4	817	198	24132	4581	872	3	4	..	74	14	5	11	0	
25	3	..	206	..	8070	1410	154	4	1½	..	..	4	1	16	2
26	13	2	785	120	26021	4781	889	3	2½	..	107	12	5	13	4	
	733	395	42460	22877	1174989	206511	25274	..	..	..	1312	601	161	8	4
27	..	14	..	811	3409	198	87	0	6	..	19	0	16	4
28	..	15	..	319	215	..	34	3	18	4
29	..	86	..	7531	413319	11637	4108	0	4½	..	34	90	8	8	0	
30	..	900	..	14663	47086	3934	1421	0	9	..	551	..	34	10	0	0
31	..	89	..	7312	344165	3068	1913	..	..	..	..	23	10	0	0
	733	899	42460	53513	1983183	225348	32837	570	1346	748	194	11	0
1	4	..	297	..	4909	132	20	0	6½	..	..	..	2	13	4
2	114	21	4847	1338	82391	9939	936	2	0	..	103	217	90	12	12	0
3	5	1	338	101	7810	1324	46	3	0	..	5	..	..	..	..
4	4	..	235	..	5947	563	24	1	9	..	..	4	2	10	0
5	7	..	372	..	12613	1788	170	2	8	..	..	3	1	19	8
6	9	3	448	146	9577	562	50	0	10	..	2	11	3	15	0	
7	149	25	6476	1892	88017	13342	1726	2	5½	..	60	31	8	8	0	
8	13	4	861	210	17158	1415	113	2	0	..	6	9	4	6	8	
9	5	..	350	..	6818	751	82	2	0	..	..	2	2	10	0
10	..	..	..	..	2686	88	..	..	..	..	..	..	..	..	..
11	16	5	664	494	12494	1006	100	1	6	..	20	7	3	19	8	
12	26	..	1301	..	17002	1700	114	2	0	..	40	8	2	4	12	8
13	5	..	251	..	7511	921	55	2	5	..	..	5	1	4	0
14	..	..	201	..	4025	671	41	2	6	..	..	..	0	19	4
15	9	2	377	91	8134	825	55	2	0	..	..	..	2	6	8
16	22	6	1080	350	17486	1759	215	2	0	..	4	3	7	13	0	
17	8	..	466	..	10528	1265	62	2	5	..	..	8	2	10	0
18	11	..	682	..	10844	1291	57	2	0	..	2	..	1	5	8	4
19	3	..	190	..	5993	813	31	2	6	..	..	1	1	14	2
20	150	27	7307	1917	106413	10375	1235	1	8	..	234	38	13	0	0	
21	171	30	9233	2175	129162	13557	2156	1	9	..	151	79	16	0	0	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
CHESHIRE AND NORTH WALES DISTRICT—Con.		£	£	£	£	£	£	£	£	
Llanberis	198	187	349	1	128	117	..	233	433	22
Llandudno Junction	150	319	25	28	259	38	..	170	33	23
Llanrug	120	417	633	50	139	438	..	212	549	24
Mold Junction	255	937	11	169	1150	..	..	340	7	25
New York (Penmachawr)	314	1136	1455	25	525	1651	..	309	233	26
Pant-y-Fownog	96	369	240	10	192	450	..	285	49	27
Penyfford	90	140	..	..	108	52	..	46	30	24
Port Nant	24	115	5	62	72	..	..	110	..	29
Queensferry	1032	6717	165	191	2745	3157	..	1904	120	30
Runcorn and Widnes	7955	96653	3705	5084	23172	39020	19772	47309	..	31
St. Helens	11615	37314	14591	18089	23358	52937	2743	6382	948	32
St. Martin's	92	463	421	59	447	547	..	93	34	33
Warrington	8953	75152	1374	16144	16144	34451	9822	45480	..	34
Whiston	648	3400	1245	540	2507	2416	..	906	499	35
Wrexham	1187	5132	1345	515	1592	4922	1193	966	518	36
	58693	895834	70550	55810	139271	267301	44181	147122	7711	
Productive Society:— North Wales Quarries (Bethesda)	918	31202	8510	..	2776	34503	..	211	444	37
Total	59611	427036	79060	55810	142047	301804	44181	147333	8155	
No. 5—DEWSBURY DISTRICT—										
bAltofts	338	1473	..	1183	818	..	..	1838	..	1
Batley	5260	144704	1127	713	18144	51505	59964	24529	..	2
Battleyford (Mirfield)	282	4239	591	282	913	1524	1410	1899	413	3
Beeston	155	1900	390	106	615	1330	230	332	108	4
Birstall	1910	28485	370	1333	5843	3074	8224	16050	34	5
Buttershaw	354	6104	355	122	1746	2021	559	3508	96	6
Churwell	468	5111	1664	455	1419	3814	1752	993	237	7
Cleckheaton	4543	72646	9593	4762	13571	20177	26341	33099	2651	8
Crigglestone	344	1584	1136	460	1233	1753	400	390	262	9
Dewsbury	11450	286561	502	8147	36495	81057	69961	125095	928	10
Drighlington	934	15609	..	33	3331	6569	2972	4183	..	11
bFarnley	660	1710	1622	406	1720	650	..	1368	..	12
Gomersal	935	14314	202	455	3373	8063	2812	7735	..	13
Grange Moor Friendly	177	2557	..	150	759	354	350	1769	260	14
" United	103	1772	77	109	520	1194	..	226	591	15
Heckmondwike	7496	173436	6257	1406	18258	26428	40997	107450	760	16
Hopton (Upper)	152	3200	375	132	546	600	..	2960	170	17
Horbury	1414	20810	1604	679	5698	6601	6591	5843	724	18
Liversedge	709	4550	25	208	1575	226	503	3147	35	19
Middlestown	537	5853	133	1987	2036	2290	1500	3258	1187	20
Mirfield Industrial	1475	22493	3698	878	4785	6666	5212	13562	902	21
Perseverance	687	7290	..	480	1744	914	155	6079	216	22
Morley	6738	101482	501	2611	17067	28508	32177	32956	384	23
Ossett	3116	40124	..	582	11392	14782	..	16928	1236	24
Ravensthorpe	509	6154	1105	382	1046	817	4012	2261	205	25
aWakefield Borough	1275	10052	..	624	1929	4144	1800	5246	342	26
Industrial	6168	42655	10207	3471	15393	45745	1165	6851	863	27
Wibsey Slack Side	418	8269	153	228	1845	2342	2097	3850	..	28
	58607	1035137	41677	32384	173760	318148	271184	433405	12604	
Special Society:— West Yorkshire Coal Feder- ation (Dewsbury)	23	7660	..	562	..	..	..	8528	2830	29
	58630	1042797	41677	32946	173760	318148	271184	441933	15443	
Productive Society:— Dewsbury Co-op. Laundry.	*8	2865	1682	..	33	4283	..	2	96	30
Total	58638	1045662	43359	32946	173793	322431	271184	441935	15539	

* Societies.

		No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
		Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
											Educational Purposes.	Charitable Purposes.	Co-operative Union.
		£	£	£	£	£	£	s. d.	£	£	£	£	s. d.
22	3	..	166	..	6988	276	9	2 3	..	..	..	1 10	4
23	3	..	219	..	8490	309	15	1 9½	..	..	2	1 5	0
24	2	..	141	..	3534	206	15	1 6	..	..	..	1 0	0
25	9	2	510	118	8234	880	44	2 2	..	10	6	2 3	0
26	6	2	403	109	8493	637	52	1 6	..	..	..	..	..
27	3	..	136	..	3590	545	16	3 0	..	..	..	..	..
28	2	..	53	..	1581	116	3	2 0	..	..	..	0 14	4
29	..	..	..	..	790	42	..	..	..	..	..	..	..
30	20	8	1162	556	23286	3119	811	2 4	..	10	7	8 10	8
31	233	38	13059	3861	233477	38529	3625	2 11½	..	436	121	30 0	0
32	235	87	14383	3392	296640	43964	1586	2 10	..	240	46	20 0	0
33	2	1	93	55	1602	107	17	2 0	..	..	..	0 16	8
34	138	19	7968	1673	189259	33698	2709	3 2	..	77	83	15 0	0
35	18	3	921	..	21909	3470	138	3 0	..	9	6	5 6	0
36	30	7	1105	273	22780	2899	225	2 1½	106	26	5	8 6	6
	1435	291	76295	18251	1398071	192884	16053	..	251	1519	570	192 15	0
37	..	87	..	3876	6870	..	..	..	..	..	..	..	..
	1435	378	76295	22127	1399941	192884	16053	..	251	1519	570	192 15	0
1	..	..	..	..	15008	3275	..	..	..	..	..	..	..
2	98	36	6774	2830	161579	27384	5483	2 10	..	440	103	20 0	0
3	4	..	201	..	7857	1483	192	3 3	..	..	4	2 5	0
4	4	..	192	..	4360	650	70	2 8	..	4	..	1 5	0
5	31	13	1976	553	49822	8585	968	3 0½	..	94	33	10 0	0
6	8	1	549	78	13508	2113	256	2 10	..	..	5	2 19	7
7	7	1	560	87	13465	2140	174	3 0	..	11	8	3 16	4
8	97	47	4881	3125	144980	25244	2627	3 2	..	565	79	20 0	0
9	9	1	444	93	10608	1178	85	2 3½	..	6	..	2 18	4
10	220	96	12382	4720	290566	54972	11315	2 11½	..	800	608	40 0	0
11	20	..	1316	..	28009	3982	545	2 5	..	7	8	7 15	10
12	..	..	..	..	19889	3331	..	..	..	..	..	..	..
13	15	3	918	153	28030	4704	609	3 0½	..	..	13	7 13	11
14	2	..	229	..	6972	1430	107	3 10½	..	2	3	1 8	4
15	1	..	124	..	4490	914	76	3 9½	..	..	..	..	..
16	121	82	8352	4312	198767	38504	6234	3 3	..	679	263	30 0	0
17	1	1	135	51	5964	1166	183	3 6	..	..	2	..	..
18	28	11	1570	732	40758	7112	820	3 0	..	64	11	8 6	8
19	11	..	743	..	17678	3202	214	3 4½	..	..	27	8 8	0
20	14	5	678	318	22639	4738	255	3 8	..	11	..	4 7	1
21	25	12	1487	889	39760	7450	844	3 5	..	10	18	8 6	8
22	8	..	509	..	19100	4106	290	3 11	..	..	4	..	..
23	123	55	7337	2906	166298	24284	3516	2 10	..	591	45	20 0	0
24	52	20	3082	925	76554	16876	1968	3 0	..	..	133	8 6	8
25	6	..	450	..	12175	1933	239	3 6	..	..	4	4 3	4
26	17	2	990	104	28482	5436	479	3 3	..	..	1	..	..
27	150	30	7166	1402	143884	19037	1540	2 5	..	208	30	15 0	0
28	11	..	628	..	12488	2003	328	3 3	..	..	5	3 9	8
	1083	416	63673	23278	1578685	277232	39867	..	..	3552	1407	230 10	5
29	1	..	65	..	27807	1046	365	0 6	..	..	..	0 5	0
	1084	416	63738	23278	1606492	278278	39732	..	..	3552	1407	230 15	5
30	..	19	..	148	97	..	..	..	..	..	..	0 5	0
	1084	435	63738	23426	1606589	278278	39732	..	..	3552	1407	231 0	5

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.						
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Prop- erty.	All other Invest- ments.			
No. 6—EAST YORKSHIRE DIS.		£	£	£	£	£	£	£	£		
Beverley.....	542	2091	142	303	968	868	..	828	131	1	
b Castleford and Allerton	3702	20452	4739	7644	9894	2097	..	19944	..	2	
" Industrial.....	2571	14296	1284	2968	7672	10923	543	2390	2218	3	
Driffeld.....	329	9405	162	225	1637	1146	..	1126	144	4	
Escrick.....	92	208	122	233	905	14	..	355	167	5	
Kingston-upon-Hull.....	13804	62681	21033	3800	30662	52858	..	14595	4860	6	
Kippax.....	692	3551	849	240	2260	2097	..	1519	400	7	
Market Weighton.....	250	945	..	105	788	116	..	264	84	8	
Pocklington.....	249	643	..	50	625	28	..	82	88	9	
Riccall.....	95	77	4	272	393	12	..	..	62	10
Ripon and District Indus..	760	3427	2169	290	1155	2813	1509	1087	..	11	
Scarborough.....	784	2250	60	263	826	1647	..	901	15	12	
Selby.....	635	3392	1738	319	2135	2478	..	1294	208	13	
b Settrington.....	43	97	65	164	142	16	..	168	..	14	
Tadcaster.....	621	4155	96	176	1279	2652	..	1434	310	15	
Wetherby.....	500	2323	30	850	1285	182	..	1683	216	16	
York.....	10400	118837	8412	5448	21923	56559	..	72197	..	17	
		36069	242830	40855	22850	86889	137406	2052	119867	8903	
Productive Societies:—											
b Hull Brushmakers.....	43	77	..	5	48	24	..	10	3	18	
" General Builders.....	127	578	1726	498	547	247	..	2015	..	19	
" Printers.....	68	1841	2540	739	234	4377	..	251	588	20	
Ripon Flour.....	83	433	1811	1662	124	2769	..	..	1480	21
Total.....	36390	245759	46932	25754	84842	144823	2052	122143	10974		
No. 7—HUDDERSFIELD DIS.—											
Brockholes.....	327	3828	396	218	1227	1731	..	2185	174	1	
Central Working Men's (Golcar).....	500	6233	1404	495	2601	3333	1356	1899	87	2	
Close Hill.....	920	17488	351	2167	2658	988	12484	6228	691	3	
a Cowms Lepton.....	137	1650	60	20	262	875	..	833	157	4	
Crosland Moor.....	925	14390	278	841	2696	3397	4463	7107	1086	5	
Dogley Bar.....	192	2203	54	279	730	748	..	1480	167	6	
Emley.....	387	3160	236	484	2520	1291	..	743	643	7	
Flockton.....	247	1949	1350	587	1209	1119	864	960	1048	8	
Golcar.....	926	25727	1811	865	3027	5425	4609	18749	333	9	
Hepworth.....	613	5787	499	550	3327	1287	..	2909	1382	10	
Highburton.....	201	2277	..	202	571	444	..	1976	147	11	
Hillhouse.....	2474	20951	50	542	6192	9306	4930	5826	604	12	
Hill Top (Paddock).....	552	5589	250	550	1493	908	..	5054	564	13	
Hinchliffe Mill.....	825	5972	150	553	2350	2100	..	3284	786	14	
Holmfirth Boot and Shoe. *4	..	900	..	70	802	168	..	77	56	15	
Honley.....	1108	19113	2925	1130	3897	5970	5090	11324	195	16	
Huddersfield Industrial.....	14342	191299	17164	8378	47582	102100	17904	66844	1632	17	
Junction House (Slaithw'te).....	323	2704	..	..	770	743	..	2119	248	18
Kirkburton.....	268	4084	..	339	761	434	1516	2332	219	19	
Kirkheaton.....	291	5966	795	324	963	985	3950	1914	548	20	
Lane Dyehouse (Hud'rsfd).....	421	7748	65	413	2040	2178	3889	1183	179	21	
Lepton Field.....	122	1662	..	..	522	572	..	895	67	22
" Town Bottom.....	117	530	..	160	362	13	..	270	119	23	
Linthwaite.....	772	11993	2470	506	2587	3004	5915	4889	1268	24	
Longwood.....	715	10118	845	399	2556	2109	4920	4215	424	25	
Marsden.....	872	15064	7108	544	4331	7190	1500	11878	1185	26	
Miltham Industrial.....	1134	23370	2969	1414	5504	7413	5280	13182	463	27	
" Mills Provident.....	176	1654	..	211	440	..	..	1699	288	28
Milnsbridge.....	1430	8443	150	369	2870	2422	..	6215	558	29	
Netherthong.....	230	1441	2320	222	1022	762	1327	1180	804	30	
Nettleton.....	153	832	..	172	352	472	..	590	120	31	
Parkgate and Berry Brow..	850	16086	349	1112	3041	2848	8203	5875	572	32	

* Societies.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.									
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.	
1	8	1	484	44	9705	935	86	1 7	..	19	12	£	4	7 11	
2	..	..	..	..	107200	24652	..	..	..	..	..	..	..	..
3	64	16	2953	812	75922	13269	633	3 3	..	120	39	18	0	0	
4	6	..	908	..	6770	540	152	1 6	4	9	4	2	13	0	
5	2	..	127	..	3020	213	10	1 6	..	..	..	0	15	0
6	332	80	15782	2573	268991	29377	2700	1 11	..	660	105	25	4	0	
7	18	3	1006	173	22092	4034	151	3 6	..	60	20	5	13	8	
8	5	..	261	..	5026	330	44	1 6	..	11	3	2	0	0	
9	4	..	191	..	4225	315	30	1 4½	..	..	..	2	3	4
10	1	..	82	..	1602	4	3	1 0	..	..	..	..	..	..
11	10	..	490	..	10346	942	112	1 6	..	10	2	6	6	9	
12	9	..	556	..	10715	1392	78	2 0	..	26	11	5	16	2	
13	15	..	598	..	12833	1198	61	1 9	..	..	..	5	6	8
14	..	..	..	..	1300	61	..	..	..	..	..	..	..	..
15	..	2	484	70	13452	1834	152	2 6	..	13	5	4	18	10	
16	9	..	555	..	11591	1196	108	2 0	..	5	18	3	18	0	
17	240	125	12352	6804	242045	35165	5194	2 4	1109	440	251	60	0	0	
			732	227	36224	10476	806835	115461	9514	..	1113	1373	470	147	3 4
18	..	2	..	109	483	..	..	..	..	..	..	..	..	..
19	..	..	..	..	5001	20	..	..	..	..	..	..	..	..
20	..	30	..	1644	3083	293	98	..	65	8	..	..	..	..
21	..	7	..	445	6348	13	4	..	..	..	..	..	..	..
			732	266	36224	12674	821750	115787	9616	..	1178	1381	470	147	3 4
1	6	..	462	..	10798	1619	121	2 9	..	..	2	..	..	..
2	9	..	563	..	14575	2417	272	3 8	..	..	8	..	..	..
3	15	1	1115	48	30565	5731	719	3 3	..	25	8	7	12	0	
4	1	..	131	..	4092	768	64	3 6	..	..	3	..	..	..
5	14	7	990	476	29050	5497	523	3 3	..	20	8	7	9	4	
6	3	..	177	..	5532	1072	92	3 5½	..	5	2	1	11	2	
7	10	..	546	..	15218	2165	152	3 1	..	..	..	3	2	0
8	6	..	397	..	12067	1840	96	3 5	..	..	..	2	..	..
9	16	5	1110	259	29912	5837	1140	3 7½	..	..	8	7	14	4
10	14	..	951	..	26489	3571	207	3 1	..	10	8	5	1	8	
11	2	..	102	..	6577	1237	93	3 4	..	5	2	..	..	..
12	37	14	1690	953	65857	10631	1043	3 0	..	..	30	8	0	..
13	8	..	557	..	16270	3171	269	3 6	..	..	11	4	10	2
14	16	..	900	..	23857	3580	282	2 8	..	..	21	..	..	..
15	2	7	101	388	2247	150	36	1 0	..	..	..	0	10	0
16	25	7	1564	377	35760	4788	601	2 6	..	..	21	13	..	..
17	265	184	16444	11603	419532	68074	7090	2 11¾	149	664	173	40	0	0	
18	7	..	351	..	8603	942	140	4 1½	..	..	..	..	..	..
19	3	..	220	..	8435	1658	170	3 6	..	5	3	2	3	8	
20	6	..	436	..	11961	1828	232	3 3½	..	..	2	..	..	..
21	11	..	732	..	12307	2096	316	3 0	..	19	6	3	9	4	
22	2	..	129	..	3923	743	66	3 6	..	..	2	..	..	..
23	2	..	117	..	3266	875	26	4 0	..	..	2	..	..	..
24	12	5	792	303	26130	5102	488	3 8	..	7	6	6	4	4	
25	11	4	685	294	21399	4189	414	3 6	..	2	8	..	..	..
26	26	12	1465	539	35824	5538	607	3 2½	..	30	6	7	7	4	
27	25	5	1258	323	42926	7250	862	3 4	..	10	8	8	6	8	
28	2	..	150	..	5337	974	77	3 7	..	..	3	1	3	0
29	14	5	1448	322	39756	7341	347	3 6½	..	..	18	8	6	8
30	5	..	319	..	8772	1130	62	2 9	..	..	4	1	14	8
31	2	..	133	..	4744	851	41	3 7	..	..	2	1	2	2
32	19	3	1156	167	26724	4484	598	3 0	..	38	10	6	13	4	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machinery, and Fixed Stock.	Investments.		Owing to the Society or Oods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
Huddersfield Dist.—Con.										
Scapegoat Hill (Golcar) ..	243	4045	1435	246	1329	1397	..	3610	220	83
Scar Wood Coal	*7	35	1806	31	46	55	2283	1009	..	34
Scissett	771	5001	2673	..	2557	4498	..	2118	710	35
Sheepridge	325	5195	..	268	1966	1479	1312	1970	900	96
Shelley	392	2739	50	200	1054	798	..	2018	397	87
Shepley	394	2869	4054	163	1235	4345	..	2261	495	38
Skelmanthorpe	335	4226	101	400	1526	1798	..	1963	333	39
Slaithwaite	2498	40517	21285	4015	6425	12723	5836	50969	501	40
South Cros'lnd & Netherton	538	8815	..	819	2509	2497	1637	4686	453	41
Wooddale	537	7585	805	516	2194	2433	1792	3374	235	42
	38584	521228	76258	30864	131886	204393	100960	269892	19977	
Productive Societies:—										
Colne Vale Corn Millers ..	*53	14708	6703	766	4985	10505	..	113	7888	43
Colne Valley Co-op. Baking	*6	1800	..	..	184	1390	..	174	15	44
Wm. Thomson and Sons..	365	10788	9285	877	14363	1502	..	3283	6002	45
Total	39008	548524	92246	32507	150918	217790	100960	273462	33882	
No. 8—MACCLESFIELD, CREWE AND DISTRICT—										
Burslem	2436	9500	603	430	4428	5780	..	1850	250	1
Butt Lane	977	8968	1683	867	4708	3893	..	3554	756	2
Congleton	2708	27267	7706	1958	5243	7142	903	25396	2420	3
Crewe Friendly	10355	191174	10797	16005	40850	52148	74183	50042	24282	4
Disley	259	5524	417	136	522	1322	3117	1506	819	5
Dove Holes	360	2977	1398	454	803	670	..	3356	..	6
Great Rocks	163	866	..	222	518	40	..	417	318	7
Hayfield	469	4287	392	585	1405	775	400	3196	261	8
Hazel Grove	1183	19986	62	1745	3555	5399	3630	10464	1194	9
Leek and Moorlands	2363	16102	2542	1427	5121	11474	2066	3265	988	10
Macclesfield	5125	62991	31649	4370	16490	28516	27769	23604	3917	11
Malkins Bank	128	1263	..	128	253	..	..	1219	107	12
Peak Forest	68	846	..	240	333	8	..	173	745	13
Poynton and Worth	502	14451	..	523	1659	2357	2886	8719	570	14
Sandbach	1928	28097	1537	610	6358	11994	2667	10342	1953	15
Silverdale	2045	22720	187	3560	7294	3786	8989	7585	1388	16
Stockport	6542	77075	342	2192	11472	26468	20273	28073	3360	17
" Great Moor	325	5762	205	390	845	814	500	2466	239	18
Stoke-on-Trent	1555	4120	1748	37	3221	3326	..	408	977	19
Styal	241	1860	..	286	649	226	..	1288	230	20
Whitehough	107	967	3	..	378	280	..	245	329	21
Winnington, Northwich & District	3277	31431	9833	1567	8763	20144	11442	7233	762	22
Winsford	2648	23430	1217	2016	6531	15315	1000	5124	2256	23
Woodley	415	4520	1412	106	1080	2089	..	2869	..	24
Youlgreave	516	3399	1125	..	2364	1250	172	2826	1360	25
	46755	567583	74858	39854	134843	205216	160047	205220	48981	
Productive Societies:—										
Leek Silk Twist Manufac'g	115	6630	6939	1440	3664	6960	..	1179	6426	26
Macclesfield Silk	302	8784	7574	..	5127	3152	..	3392	4433	27
Nantwich Boot and Shoe..	119	797	483	312	458	972	..	..	369	28
Total	47291	583794	89854	41606	144092	216300	160047	209791	60209	

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
					Educational Purposes.					Charitable Purposes.	Co-operative Union.		
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
33	8	..	481	..	10286	1775	166	3 6	..	..	6	1 18	10
34	2	..	187	..	12512	2486	2	4 0	..	..	..	0 5	0
35	14	..	587	..	18525	1879	235	2 5	..	..	..	..	..
36	4	..	339	..	9785	1770	227	3 2	..	..	5	2 10	0
37	4	..	282	..	11247	2321	135	3 11½	..	..	3	..	..
38	5	..	385	..	11924	1801	131	2 9½	..	..	5	2 15	8
39	6	..	271	..	9566	1657	176	3 2	..	8	3	2 11	8
40	55	38	2815	2462	107868	20932	1660	3 10	..	10	10	8 6	8
41	12	3	775	206	21139	4011	437	3 4½	..	12	6	4 8	2
42	12	3	765	..	15628	2094	299	2 9½	..	9	..	4 7	6
	718	303	44078	18720	1237285	207905	20702	..	149	900	417	159 13	4
43	..	31	..	2526	109872	..	735	..	..	..	..	1 1	0
44	..	8	..	363	2132	..	..	..	..	..	..	0 5	0
45	..	104	..	6368	30604	1909	537	..	264	11	22	2 14	4
	718	446	44078	27977	1379893	209814	21974	..	413	911	439	163 13	8
1	53	10	2922	701	53901	3871	405	1 3½	..	44	27	8 6	8
2	29	6	1465	422	31000	3809	408	2 4	..	42	10	6 19	10
3	52	25	3084	1565	80977	13683	1248	3 4	..	129	75	12 12	0
4	231	204	15219	10878	352627	59436	7078	2 10	..	6	395	42 0	0
5	5	..	322	..	8411	1692	206	3 4	..	21	5	2 0	10
6	..	..	..	..	8108	1095	..	..	..	..	..	3 0	0
7	2	..	162	..	2553	282	43	2 4	..	..	..	..	..
8	8	1	506	78	10215	1856	159	3 2	..	14	11	3 16	8
9	27	5	1633	481	45364	8791	713	3 6	..	87	46	8 11	8
10	42	14	2414	761	49055	6885	666	2 6	..	30	28	8 6	8
11	98	73	5311	3032	161223	22399	2232	2 8	..	504	88	16 0	0
12	1	1	97	46	3467	646	57	3 8	..	..	1	..	..
13	2	..	104	..	2751	340	39	2 6	..	..	..	..	..
14	13	2	762	117	22070	3635	547	3 4	..	130	18	3 18	4
15	46	28	1933	1535	58302	11200	1212	3 2	..	220	116	..	..
16	43	6	1938	434	50812	10676	917	2 11½	..	60	16	12 7	10
17	113	12	6847	1063	162449	26159	2454	2 10	123	202	53	15 15	0
18	5	..	523	..	10964	1890	142	2 10	..	..	5	2 14	6
19	32	5	1467	277	28268	1756	186	1 4½	..	10	10	7 13	4
20	5	2	356	94	7786	998	79	2 6	..	..	7	1 19	8
21	2	..	174	..	2665	92	41	0 9¾	..	..	..	1 7	10
22	103	25	4844	2109	89627	11846	1265	2 6	..	260	26	10 0	0
23	64	11	3159	677	76512	13033	1052	3 0	105	7	56	10 0	0
24	..	..	..	..	10551	1733	..	..	..	..	..	3 6	8
25	8	..	569	..	15770	1745	192	3 0	..	5	8	4 5	0
	984	430	55816	25170	1344828	209482	21341	..	233	1771	1001	185 2	6
26	..	88	..	5635	28651	1424	664	..	399	..	5	2 0	0
27	..	125	..	6335	19995	1009	..	..	..	5	..	2 11	0
28	..	32	..	1190	3240	35	..	..	..	..	..	..	..
	984	675	55816	38330	1396714	211950	22037	..	632	1776	1066	189 13	6

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Investments.		Owing to the Society for Goods.		
						Value of Land, Bldings, Machinery, and Fixed Stock.	House Prop- erty.		All other Invest- ments.	
No. 9—MANCHESTER DIST.—		£	£	£	£	£	£	£		
Beswick	7263	56724	6573	3540	11502	40492	..	20617	1106	1
Blackley	4819	94552	940	3974	15243	36596	22587	32363	1619	2
a Broadbottom	299	2094	..	99	532	900	..	804	44	3
a Chisworth	156	1250	..	242	708	5	..	801	184	4
Clifton	452	11384	..	533	2458	5096	2287	2515	690	5
Compstall	2654	96385	10216	2005	7143	10876	15691	22062	538	6
Denton and Haughton	1224	23968	3854	1480	2990	10889	1478	15073	1113	7
Droylsden	6842	82335	6484	7259	21668	30049	16665	34308	927	8
Eccles	16044	283068	24372	8576	42524	102212	122881	73471	5259	9
Failsworth	9399	150469	11691	13566	25449	45771	53219	66403	..	10
Glossop Dale	2751	56361	7077	2937	6252	12458	10040	40887	651	11
Hadfield	1469	34923	4812	1922	3842	5648	3382	30887	172	12
" & Hollingwrth Coal	2247	1000	..	508	384	156	..	1451	122	13
Haughton Green	481	4292	1161	66	2657	87	1857	793	355	14
Hollingwrth	778	14494	..	672	2501	2228	2747	8203	569	15
Hyde	3112	45918	2908	3154	11121	14449	8713	21702	1597	16
Manchester Equitable	17747	224645	9005	3912	40846	62388	83430	58188	5143	17
Middleton and Tonge	5397	66885	6339	4778	9654	17508	33979	20752	2620	18
Mossley	3262	68294	8513	5759	8502	8596	8505	66315	..	19
New Mills	2905	45507	1583	2883	5865	8775	18118	19552	1621	20
New Moston	425	3033	331	195	760	1246	1226	1013	..	21
Pendleton	26875	339466	7198	10040	52323	113202	60803	167393	..	22
Prestwich	3130	63773	41535	1513	9510	22749	72186	5818	851	23
Rhodes	1027	20235	552	1541	2911	1733	9042	8774	1290	24
Roe Green—Worsley	185	7490	1187	266	712	980	3277	4354	22	25
Swinton—Chorley Road	349	5164	272	765	1381	1183	939	3952	174	26
" Moorside	670	8623	666	78	2213	3029	3594	1880	165	27
" Upper	352	2875	147	57	1435	913	..	150	328	28
Whaley Bridge	1462	19213	5326	1048	4016	4157	10351	8942	1102	29
Whitfield and Unsworth	914	16259	122	500	2927	5217	1564	8283	..	30
	122030	1791029	162359	90768	300059	569270	567961	747711	28262	
Productive Societies:—										
Co-op. Sundries Manufac- turing (Droylsden)	450	19926	6799	5333	7891	16359	..	7484	3399	31
Eccles Manufacturing	226	12409	7209	2309	9945	5951	..	4299	3344	32
Hyde Co-op. Laundry	75	2828	800	..	80	3548	..	..	..	33
Manchester—Newspaper	325	11443	4996	430	607	9332	..	5030	2920	34
" Printing	715	22099	10310	10357	9000	29067	..	1711	14129	35
Total	123751	1859134	192563	109197	327582	633527	567961	766235	52054	
No. 10—NORTH-EAST LANCA- SHIRE DISTRICT—										
Accrington and Church	9023	269760	68238	4700	42196	46621	157442	109160	1297	1
" Provident	893	4338	5152	125	2568	7288	365	210	..	2
Barnoldswick	1288	17361	6913	1060	5986	12150	9523	1406	387	3
Barrowford Industrial	359	3305	1244	592	924	951	1066	2506	133	4
Billington and Whaley	505	9244	1702	770	1819	1884	2882	5949	501	5
Blackburn—Daisyfield	4057	80616	5917	2138	11243	28954	36087	17580	2050	6
" Excelsior	225	1594	..	338	306	533	1158	..	195	7
" Grimshaw Park	2895	37793	250	1700	5907	17565	12826	8083	..	8
" Industrial	3917	54988	3186	2935	8133	21510	21231	13983	1921	9
" Livesey	967	3974	250	490	1061	2042	1435	393	389	10
Brierfield	1294	20435	10912	1020	6140	16387	5589	5979	18	11
Brenley	14041	167481	118042	7496	79307	111723	98618	23552	1511	12
Clayton-le-Moors	1560	40248	34304	2311	6230	5325	46323	21218	..	13
Clitheroe	1176	9706	2422	1136	3069	6680	..	4982	473	14
Colne	4896	59749	21004	3897	23221	47550	20698	4425	713	15
Darwen Industrial	6963	236909	23335	5970	17087	50319	137818	80756	344	16
b " Provident	1637	15489	12870	267	5099	15145	..	8382	..	17

* Societies.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
1	139	9	£ 8734	£ 779	159322	£ 23154	£ 2349	s. d. 2 9	£ 209	£ 122	£ 59	£ s. d. 13 10 0
2	143	31	8054	2210	142139	22175	3516	2 6	352	324	140	12 12 0
3	3	..	291	..	3060	327	62	2 0	..	..	..	2 10 0
4	3	..	167	..	5010	650	97	2 8½	..	..	..	..
5	11	4	843	312	18994	3475	590	3 0	..	..	25	3 13 4
6	58	8	2766	1724	79381	15609	1490	3 6	..	140	79	8 6 8
7	36	4	1957	241	46291	4450	897	3 0	..	25	70	8 6 8
8	142	24	7817	1756	184807	28225	3268	2 8½	..	672	60	27 18 0
9	447	153	24487	7370	494738	85504	11834	3 0	..	1842	201	64 13 2
10	207	75	10468	7384	265708	44145	5280	3 0	..	1025	262	35 10 0
11	67	16	4195	967	93143	16014	2260	3 0	..	238	65	10 0 0
12	31	13	2522	766	50481	8279	1248	3 0	..	280	19	8 6 8
13	5	..	339	..	12451	2368	50	4 0	..	..	2	..
14	12	2	875	142	15788	2389	177	2 9½	..	..	6	4 1 0
15	21	7	1456	316	28060	4983	572	3 0	..	72	12	..
16	59	29	3968	2030	88328	13441	1574	3 0	..	336	139	12 12 0
17	492	71	24947	5223	372582	49578	8052	2 3	1038	519	257	52 0 0
18	87	40	5266	3146	115148	24532	2412	3 0	..	140	42	11 13 4
19	65	20	5054	1024	108021	21020	2593	3 3	..	353	184	15 0 0
20	50	6	2981	498	59705	10945	1498	3 3	..	141	33	8 6 8
21	9	4	626	182	11214	1729	103	3 0	..	41	..	3 6 8
22	633	178	30107	9689	669444	103220	14029	3 0	..	83	412	111 0 11
23	71	25	4691	1762	85664	14610	2515	3 0	..	302	20	12 10 0
24	15	4	1239	250	30208	4936	830	3 0	..	26	17	8 6 8
25	3	3	215	210	7174	1310	284	3 0	..	28	9	1 9 8
26	9	..	563	..	12472	2387	265	3 4	..	..	13	2 18 2
27	18	5	991	429	20887	4294	332	2 9½	..	9	9	5 6 8
28	5	1	348	94	10977	2212	127	3 4	..	..	3	2 10 0
29	42	7	2305	377	48473	7887	762	3 2½	..	170	32	9 13 10
30	16	..	1220	..	23315	3809	662	3 0	..	..	16	..
	2899	739	159572	48901	3262985	533007	69548	..	1599	6628	2186	456 2 1
31	..	150	..	7825	59385	4114	1298	0 6	498	6	77	3 12 4
32	..	87	..	4545	19808	891	647	..	..	..	14	1 17 8
33	..	20	..	300	510	..	..	..	..	..	..	..
34	..	43	..	5245	21643	1099	571	..	..	..	74	15 0 0
35	..	449	..	32831	91796	5060	1643	0 6	769	2	198	10 0 0
	2899	1488	159572	99727	3456127	544171	73707	..	2866	6636	2549	486 12 1
1	177	147	11061	11027	310698	57035	10787	3 0	..	696	172	37 17 6
2	17	..	978	..	20440	3712	197	3 6	..	..	31	..
3	24	19	1487	1286	46661	6905	796	2 8	..	67	27	8 6 8
4	4	4	437	238	8607	1500	147	3 1½	..	..	8	2 17 11
5	13	2	746	213	18328	3014	350	3 0	..	37	13	4 3 4
6	101	64	5805	4609	133837	28893	3840	4 0	..	93	75	10 0 0
7	3	..	344	..	8541	2080	70	4 7½	..	..	2	..
8	60	38	3636	1648	87433	19080	1779	4 0	..	..	43	8 6 8
9	90	12	5306	904	109050	23069	2524	4 0	..	..	47	8 6 8
10	7	..	493	..	12965	2604	188	4 0	..	..	3	3 1 2
11	27	25	2249	1453	50078	7983	826	2 11½	..	169	35	8 6 8
12	292	279	17668	15879	406045	60870	9346	2 5½	..	1437	152	62 10 6
13	29	24	2013	1502	60423	10894	1641	3 0	..	245	38	15 13 6
14	23	3	1348	202	35097	5284	414	3 0	..	72	33	9 9 1
15	126	88	6414	7555	179274	26949	2327	2 11½	..	326	106	19 0 0
16	147	111	9302	6305	257402	48714	8392	3 0	628	605	125	29 3 4
17	..	..	..	..	30281	3780	..	..	..	..	..	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
NORTH-EAST LANCASHIRE DISTRICT—Con.										
Earby	772	7528	496	670	2366	4174	..	4263	126	18
Great Harwood	3068	57901	9197	3131	12748	19592	29294	13685	1430	19
Higham	159	1956	..	12	413	22	419	1256	..	20
aHoddlesden	257	5679	2299	1000	2082	2635	1908	2871	284	21
bLower Darwen Conserv'tive Fore Street	168	3657	543	310	369	1275	..	2866	..	22
Low Moor—Nelson Street	263	5042	3415	263	1192	5267	..	2693	..	23
Union Street	228	2344	..	205	843	..	..	2382	199	24
Nelson	115	1100	..	129	750	..	..	917	59	25
Nelson	7774	126392	29266	4968	32174	56086	68055	16947	1826	26
Oswaldtwistle	1519	40998	7125	1120	2720	6061	36433	5598	850	27
Padiham	2469	21262	4914	878	4206	14520	7515	2367	23	28
Rishton	1250	23784	8313	617	2848	6272	14987	8535	195	29
Sabden Industrial	316	3819	1082	400	1210	638	..	4069	..	30
Salterforth	75	674	331	100	423	480	245	129	26	31
Trawden	306	2334	1129	295	664	1456	..	1650	85	32
Wheatley Lane	150	2831	276	166	523	1962	..	907	40	33
Winewall	254	2839	..	408	940	1973	..	663	79	34
	74609	1343180	384627	51497	286717	517040	711917	380362	14904	
Productive Societies:—										
Burnley Self-Help Manufac. Nelson	315	8715	19300	725	10166	16274	..	121	4152	35
North-East Lancashire Laundry Association....	75	2115	7944	802	3442	4430	..	2969	..	36
	13	4509	2500	..	87	6108	..	163	4	37
Total	75012	1358469	414371	53024	300412	543852	711917	383635	19060	
No. 11—NORTH LANCASHIRE DISTRICT—										
Bamber Bridge	257	2640	610	144	1057	1573	460	857	..	1
aBentham	230	3195	258	..	1430	1830	..	394	252	2
Blackpool	6965	93961	4616	1768	19865	43442	6963	34142	601	3
Churchtown (Southport)	1704	8858	4817	650	4327	9259	..	2411	346	4
Fleetwood	2477	19995	2998	656	6108	11494	8546	4883	..	5
Fylde—Kirkham	761	15308	3174	1921	3173	4816	915	12016	853	6
Gregson's Lane	93	2352	..	305	531	1036	280	985	109	7
Higher Walton	217	2710	..	150	545	..	..	2799	..	8
Lancaster and Skerton	10691	139165	5108	6232	26666	61075	47795	24580	1627	9
Leyland and Farington	1362	23462	2522	947	5721	9129	3367	10553	..	10
Longridge	1253	21379	2353	965	5334	6656	6247	7555	398	11
Preston	19116	205943	26159	15229	42200	65732	136827	31543	1283	12
Ribchester	196	2948	304	136	975	367	688	1637	95	13
School Lane, Walt'n-le-Dale	467	6541	3139	145	2431	3858	3042	802	725	14
Skelmersdale	1165	6065	52	1174	2723	2027	..	9642	..	15
Walmer Bridge	255	1442	..	160	281	265	..	1356	..	16
	47209	555964	56200	30582	123427	222559	210130	140155	6284	
Productive Society:— Blackpool Union Printers..	148	1045	1424	133	354	1631	..	175	755	17
Total	47357	557009	57624	30715	123781	224190	210130	140330	7039	
No. 12—N. LONSDALE DIST.—										
Ambleside	301	1574	516	4	886	1334	..	80	454	1
Barrow-in-Furness	9333	111258	938	5627	33673	49936	9207	33688	454	2
Broughton-in-Furness	184	1466	427	147	205	435	1188	274	84	3
Carnforth	1626	21438	1485	839	5593	6226	4318	5625	1483	4

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.									
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
					Educational Purposes.					Charitable Purposes.	Co-operative Union.				
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.	
18	14	5	777	440	21933	4209	286	3 2	..	19	2	6	0	4	
19	70	81	4195	4691	121499	21071	2542	3 0	..	160	51	8	6	8	
20	2	..	155	..	3761	571	64	3 0	..	..	..	1	5	0
21	6	..	472	..	15009	2584	222	3 1	..	..	..	..	..	..
22	..	..	..	..	6000	1007	..	..	..	..	..	..	..	..
23	3	..	244	..	8307	1244	215	3 6	..	..	..	..	2	3
24	3	2	287	93	8182	1825	112	4 3	..	..	..	12	1	7
25	2	..	156	..	4106	925	54	4 5	..	..	..	1	..	..
26	190	200	11238	14024	262414	39482	5360	2 8½	253	837	103	25	4	0	
27	35	25	2104	1674	52663	9975	1942	3 0	..	120	73	8	6	8	
28	47	17	2891	1676	58366	7964	922	2 6	..	176	32	8	6	8	
29	31	17	1787	1112	47144	7897	924	3 0	..	117	36	8	8	0	
30	5	..	390	..	9926	1852	142	3 4½	..	2	12	2	13	0	
31	1	..	99	..	2294	400	35	3 3¼	..	..	8	0	13	8
32	..	..	419	..	9603	1365	81	3 0	..	..	7	2	10	0
33	3	..	220	..	4849	705	120	2 6	..	..	..	1	5	0
34	5	2	332	145	7131	1266	120	2 10	..	13	..	2	0	0	
			1557	1165	95003	76686	2418647	416708	56765	..	881	5225	1247	306	2 6
35	..	200	..	9358	74299	..	..	..	..	..	..	..	2	11 4
36	..	..	..	..	34508	833	..	..	..	..	..	..	..	..
37	..	33	..	1599	2883	..	..	..	..	..	..	..	..	..
			1557	1398	95003	88243	2530287	417541	56765	..	881	5225	1247	308	13 10
1	6	..	349	..	10649	2137	88	4 0	..	..	5	1	18	0
2	4	..	226	..	7529	736	144	2 6	..	..	..	1	18	4
3	148	80	7656	7666	161766	23449	3441	1 11½	..	247	55	20	16	8	
4	38	3	1998	288	34286	3650	411	2 0	..	33	5	8	6	10	
5	52	16	2412	1432	63022	8961	716	2 7	..	206	23	12	10	0	
6	19	5	1460	262	28671	4660	732	2 9¾	..	58	7	6	10	6	
7	3	..	226	..	6000	1104	112	3 5	..	..	..	0	15	0
8	3	..	255	..	9292	1951	131	4 0	..	..	3	1	17	6
9	168	57	8815	5211	203034	34224	5176	2 9¾	..	500	102	48	0	0	
10	32	16	1814	498	40292	7711	900	3 2½	..	63	16	9	0	0	
11	29	15	1624	1191	37794	5194	774	2 6	..	108	31	8	6	8	
12	299	244	17454	11722	448681	76575	8149	3 0	..	1622	223	64	0	0	
13	5	..	507	..	5765	929	126	3 0	..	..	..	1	12	3
14	14	2	897	105	20702	3624	276	3 4½	..	..	..	3	18	4
15	17	3	1016	182	24368	3472	277	2 6	..	38	3	8	15	0	
16	3	..	201	..	5636	933	66	3 0	..	..	..	2	0	10
			840	441	46710	28557	1107487	179310	21519	..	2870	473	200	5	11
17	..	23	..	1369	3006	127	52	..	..	..	..	1	1	0
			840	464	46710	29926	1110493	179437	21571	..	2870	473	201	6	11
1	4	..	206	..	5604	591	47	2 0	..	..	..	..	..	..
2	220	58	15438	3753	269340	41508	6300	2 7	..	..	375	26	0	0
3	2	..	170	..	2807	469	71	3 0½	..	3	..	..	..	..
4	45	8	2440	490	45055	6211	745	2 9	..	67	25	10	0	0	

NAME OF SOCIETY.	No. of Membrs.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
NORTH LONSDALE DIST. — Con.		£	£	£	£	£	£	£	£	
Coniston	227	2023	382	..	841	1212	..	373	645	5
Dalton-in-Furness	2258	33167	120	867	10342	12391	6300	7110	870	6
Hawkshend	305	2463	117	231	1110	573	..	752	739	7
Kendal	2477	15982	5745	988	5834	12604	2182	3804	..	8
Kirkby-in-Furness	407	8492	645	235	1755	736	4828	2352	201	9
Langdale	270	3312	155	162	888	1160	..	1700	473	10
Leven Valley	170	2279	306	74	962	1182	..	445	317	11
Lower Holker	202	1792	..	104	1091	310	..	486	242	12
Millom	1934	33765	300	3081	11499	5180	5337	16319	1977	13
Sedbergh (New)	132	375	..	53	246	..	..	138	117	14
Swarthmoor and Ulverston	2011	32684	23	1312	8043	13753	7190	6124	1395	15
Supply Association:— Furness and South Cum- berland	21837	272070	11159	13674	82968	109432	40559	79470	9541	
Productive Society:— a Barrow-in-Furness Print- ing and Publishing	344	1932	..	662	415	196	205	984	2614	16
Total	22251	274046	11159	14336	83383	109628	40764	80484	12164	
No. 13—OLDHAM DISTRICT—										
Ashton-under-Lyne	5315	109845	5934	11197	15918	22690	45567	53607	172	1
Crompton (Shaw)	2359	31982	7561	75	9793	14010	11170	7553	..	2
Delph	776	17370	1043	551	2635	1666	4628	10586	631	3
Diggle	258	6873	2508	179	1387	1501	3875	3111	229	4
Doberross	107	566	46	20	400	20	..	327	104	5
Grasscroft	339	4610	2066	239	1351	2384	1007	2273	472	6
Greenfield	630	17946	8929	501	1373	1797	5706	19400	136	7
Higher Hurst	1380	14124	9949	1999	3949	8053	6779	10492	..	8
Hurst Brook	700	5110	3663	1637	1578	5197	..	5102	..	9
Junction—Delph	284	2529	100	195	860	882	..	1325	390	10
Lees	935	12050	757	..	4672	6053	1579	2277	..	11
Oldham Equitable	12931	221445	16497	19840	36000	73965	55639	106840	84	12
Industrial	16794	186424	30514	22102	50525	47947	112667	54224	..	13
Royton	2007	24883	4871	697	6087	13744	11350	4865	..	14
Stalybridge	3891	51947	4246	4221	9315	15236	15907	25634	..	15
Uppermill	1092	20009	1034	1563	2733	1895	1903	17257	568	16
Waterloo	834	15502	3879	1337	3486	6390	2706	10140	..	17
Productive Society:— Delph Woollen Manufac'g.	83	1299	449	12	1295	433	5	85	117	18
Total	50715	745414	104046	66365	153357	223263	280488	335098	2903	
No. 14—ROCHDALE DISTRICT—										
b Bagslate	558	9427	51	471	1043	122	..	8784	..	1
b Brooksbottoms	163	2259	1128	251	674	290	..	2674	..	2
Bury	12952	270025	4084	21053	36472	48194	59538	178103	670	3
Firgrove	140	1473	..	135	392	914	..	431	124	4
a Healey	413	6633	773	1343	865	292	..	8151	188	5
Heywood	4565	75326	1007	6405	13556	19009	22055	33993	431	6
Lane Bottom	77	744	..	235	380	609	..	129	33	7
Littleborough	2104	33422	1134	1233	4663	9052	11513	13454	447	8

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonns on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
5	3	..	181	..	5405	321	98	1 4	..	..	..	..	1 16 8
6	55	25	3261	1078	58276	8762	1531	2 6	..	..	46	..	10 0 0
7	7	..	455	..	8994	698	103	2 0	..	..	..	..	3 13 4
8	44	7	3070	395	54773	6044	719	1 11 3/4	..	..	45	..	10 0 0
9	6	4	446	97	10870	1822	260	2 11	..	22	16	..	3 9 4
10	5	1	260	18	7012	999	130	2 4 1/2	..	..	..	..	2 4 0
11	1	..	216	..	4754	627	103	2 7	..	..	..	..	1 8 4
12	3	..	226	..	5115	641	77	2 7 1/2	..	..	3	..	1 14 0
13	41	21	2415	1105	57608	9402	1507	2 10 1/2	..	21	47	..	10 10 0
14	2	..	112	..	2093	230	123	1 6	..	..	..	..	1 0 0
15	50	23	2989	1144	58811	8716	1165	2 8 1/2	..	78	15	..	10 0 0
	488	147	31885	8020	596517	87041	12979	..	3	188	572	91	15 8
16	3	..	261	..	18395	946	74	1 0	..	..	..	..	..
	491	147	32146	8020	614912	87987	19053	..	3	188	572	91	15 8
17	..	..	..	..	50	3	..	..	..	..	..	..	..
	491	147	32146	8020	614962	87990	13053	..	3	188	572	91	15 8
1	143	49	7321	3099	180756	34571	5169	3 4	..	365	125	40	0 0
2	80	..	4791	..	77339	11218	1188	3 0	..	209	16	11	0 0
3	14	8	722	486	22956	3889	630	3 0	..	42	22	6	4 2
4	7	..	507	..	11022	1809	269	2 11	..	1	6	2	3 4
5	2	..	104	..	3526	947	24	3 0	..	..	..	..	..
6	8	..	510	..	11207	1651	183	2 11 1/2	..	3	5	2	16 0
7	11	..	894	..	21801	4021	636	3 2	..	33	29	5	4 4
8	32	5	1703	370	50804	9921	702	3 6	..	114	75	10	16 8
9	15	..	1015	..	26294	4644	226	3 3	..	..	39	5	16 0
10	6	..	426	..	12717	2038	100	3 0	..	8	5	2	7 6
11	14	..	890	..	19551	3258	490	3 0	..	52	2	7	9 10
12	167	114	13483	5379	328058	56885	7755	3 0	..	1413	231	52	12 0
13	390	179	23234	8438	587510	97808	7144	3 0	..	2432	699	69	5 1
14	46	4	3222	310	66071	10782	956	3 0	..	231	35	10	0 0
15	79	39	5137	1553	126759	21979	2521	3 0	..	48	100	10	0 0
16	21	2	1422	117	37013	6489	805	3 1 3/4	..	20	24	8	19 4
17	28	4	1627	243	33589	5308	751	3 0	..	43	15	7	4 2
	1063	404	67008	20055	1616973	276648	29549	..	..	5014	1428	251	18 5
18	..	10	..	358	1358	49	..	..	..	..	..	0	14 6
	1063	414	67008	20413	1618331	276697	29549	..	..	5014	1428	252	12 11
1	..	..	..	..	9957	1787	..	..	..	..	..	..	..
2	..	..	..	..	5986	1055	..	..	..	..	..	..	1 5 0
3	250	126	14660	8177	365243	58198	9911	3 4	..	1507	275	40	0 0
4	2	..	128	..	3849	649	56	3 3	..	..	2	1	2 0
5	4	..	368	..	11873	2399	264	4 0	..	8	8	..	..
6	93	40	6809	2343	149864	25769	2443	3 1 1/2	..	402	359	19	0 9
7	1	..	98	..	2322	422	33	4 0	..	..	2	0	13 4
8	43	11	2827	893	69554	11012	1194	3 0	..	..	29	8	6 8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Build- ings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
ROCHDALE DISTRICT—Con.										
aMillgate	287	3034	232	576	568	1358	..	2109	340	9
Millnrow	288	2848	599	59	685	2176	..	968	63	10
" Conservative	786	5935	170	247	2871	866	1818	2020	..	11
New Hey Industrial	452	1856	1406	160	1674	1825	..	525	..	12
Rochdale Equit. Pioneers	16076	314988	4848	9422	37208	52001	66412	188086	778	13
" Provident	10921	153486	8864	15137	19878	25752	55989	87914	..	14
Shawforth	274	2764	500	727	1086	1469	..	1463	370	15
bSmall Bridge Conservative	232	4149	401	290	401	427	..	4012	..	16
Smithy Bridge	193	4617	535	172	395	569	2451	2291	49	17
Steps (Smallbridge)	400	6349	194	513	1090	610	2380	3499	106	18
Summersat & Br'ksb'tt'ns	182	2989	1415	240	836	883	1450	1572	321	19
Tottington Equitable	226	4811	314	794	679	..	1182	4573	..	20
" Industrial	1191	25485	3809	1557	2741	7025	2948	19093	381	21
Turn	89	1559	..	58	188	..	..	1571	18	22
Wardle	228	3100	1840	419	296	4623	..	665	41	23
Whitworth	847	11525	..	470	3017	4325	2650	3366	..	24
Woolfold	642	11078	..	381	1606	1014	6656	3188	..	25
Total	54286	959882	33304	62348	133264	184005	237042	573534	4362	
No. 15—ROSSENDALE DIST.—										
aBacup	3374	82237	12662	5953	10104	9796	12420	69795	4743	1
bCawl Terrace	820	13633	1976	891	2303	1910	..	12287	..	2
Crawshawbooth	696	28681	..	939	3032	2491	770	24164	752	3
Edenfield	294	9137	659	226	806	1281	2176	6122	31	4
Haslingden	2675	42681	20904	4077	9371	11875	24147	24929	706	5
Helmshore	371	7933	1130	466	1726	2802	4704	830	91	6
Love Clough	348	9711	769	732	2309	988	2720	5398	550	7
Lumb	118	852	200	..	412	516	..	340	98	8
Ramsbottom Industrial	2520	59115	16932	4910	10032	10548	16047	48958	111	9
aRawtenstall Conservative	1283	15385	2287	631	6283	5687	4602	2689	991	10
" Industrial	547	3100	9415	400	2068	5856	4752	819	826	11
Stacksteads	538	3197	3973	315	2056	2798	717	1987	519	12
Tunstead	348	3778	705	..	1162	1684	..	1562	590	13
Water	198	2433	148	6	727	314	..	1794	135	14
Waterfoot	616	6002	3274	..	1803	4890	1500	993	502	15
Whitwell Bottom	326	3298	128	263	1170	1736	..	835	292	16
Total	15072	291296	75171	19809	55864	65172	74555	202842	10937	
No. 16—SOUTH YORKSHIRE DISTRICT—										
Bakewell	496	1270	72	56	1282	105	..	471	170	1
Barnsley	23483	488963	5086	6485	88158	150299	122150	199386	4535	2
Brightside and Carbrook (Sheffield)	23204	206098	4307	15237	48027	58584	41168	105707	5878	3
Chesterfield Provident	1750	7792	1137	1002	3606	4737	..	2858	583	4
Clown	902	10435	1869	647	2096	3159	6841	1826	177	5
Conisbro'	340	1056	..	367	1230	14	..	631	72	6
Denaby Main	755	17432	1022	3147	2630	1354	10355	9493	534	7
Doneaster	8428	87986	3357	5421	30322	50347	14167	9381	1834	8
aEckington	323	2477	..	289	888	915	417	645	385	9
Goolle	2004	10553	111	2213	4746	4363	..	5250	82	10
Handsworth Woodhouse	1142	9928	2806	1952	6540	6756	867	1658	931	11
Hasland	500	3115	785	120	1576	2001	..	941	195	12
aHeath and Williamthorpe	333	1728	..	348	1191	316	400	901	396	13

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.										
						Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.						
Distributive.	Productive.	Distributive.	Productive.	£	£					£	£	£	£	£	£	s.	d.
9	4	3	395	190	9663	1748	123	3	6	..	30	4	..	..	..
10	4	..	228	..	7060	1964	116	4	0	..	..	3	..	2	1
11	8	..	618	..	26629	4522	236	4	0	..	..	7	..	..	..
12	10	..	722	..	16872	2546	70	4	0	..	..	2	..	3	16
13	254	119	15372	8201	350347	60420	11505	3	3	..	624	177	..	62	8	
14	150	62	10166	3358	223276	43703	5462	3	5½	..	..	133	..	..	..
15	5	..	297	..	7974	1586	112	3	4	..	..	1	..	2	1
16	..	..	..	..	5773	1282	..	..	..	..	..	..	..	..	..
17	2	..	188	..	5440	1063	201	3	6	..	..	..	..	1	6
18	5	..	271	..	10169	2258	260	4	0	..	..	2	..	..	8
19	4	2	306	111	7412	1174	124	3	4	4	..	2	..	1	9	
20	2	..	179	..	6856	1504	141	3	6	..	..	3	..	1	13
21	18	6	1726	..	27574	5161	1022	3	2	..	104	9	..	..	..
22	1	..	118	..	3192	558	63	3	6	..	..	..	..	0	14
23	2	..	144	..	4252	911	124	3	7½	..	..	..	..	2	0
24	15	8	1111	502	26724	4566	473	3	3½	..	62	24	..	6	19	
25	10	..	789	..	16472	3037	456	3	4	..	67	23	..	5	5	
			887	377	57520	23775	1374333	238644	34389	..	4	2804	1065	160	4	10
1	72	37	6156	2584	110569	20856	3069	3	4½	..	342	118	12	10	0	
2	..	..	..	..	27252	5086	..	..	..	..	50	..	..	..	..
3	11	5	813	145	24756	6051	1103	4	0	..	..	7	5	16	4
4	4	5	292	258	8444	1633	382	3	1½	..	3	3	2	7	8	
5	52	26	3250	1651	73162	12280	1744	3	0	..	263	58	12	10	0	
6	5	..	395	..	11252	2220	279	3	6	..	..	5	3	0	8
7	6	..	485	..	13009	2892	370	3	10½	..	36	9	3	2	4	
8	3	..	143	..	4813	990	42	4	0	..	..	..	..	..	..
9	53	42	3985	2494	*92282	16400	2445	2	11½	..	273	36	10	0	0	
10	18	3	1321	187	34384	6820	483	3	10	..	..	..	..	..	..
11	10	3	624	271	9191	1647	117	3	1	..	..	..	4	9	2
12	9	2	593	127	12388	1956	124	3	4	..	..	5	4	5	0
13	7	..	475	..	10588	2107	150	3	10	..	..	3	..	..	..
14	2	1	210	97	7325	977	120	2	4½	..	..	..	1	12	0
15	9	2	643	132	13318	2000	240	1	8	..	..	4	4	15	0
16	6	2	402	85	11310	1034	151	1	8	..	3	2	2	13	4	
			267	128	19787	8031	464043	84949	10819	970	250	67	1	6
1	12	..	494	..	8705	683	52	1	9	..	..	1	3	17	6
2	540	271	38932	17450	901260	124065	24440	2	3½	..	875	346	70	0	0	
3	545	54	25288	4210	515294	74568	9728	2	6	..	400	444	55	0	0	
4	24	1	1600	131	36385	3786	317	1	10½	..	86	16	10	0	0	
5	15	1	951	80	26775	3643	469	2	6½	33	32	..	6	13	4	
6	5	..	317	..	6508	1021	44	2	10	..	..	..	..	..	..
7	17	..	1223	..	34568	8626	873	5	0	..	76	2	6	3	2	
8	213	57	11014	2946	265396	26368	3272	2	2	258	381	140	25	0	0	
9	4	..	287	..	7223	572	111	2	0	24	..	8	2	16	8	
10	47	9	1912	561	44735	5556	472	2	3	..	92	10	11	8	4	
11	32	..	1915	..	38860	5792	452	2	6	11	58	28	9	11	11	
12	11	..	622	..	14440	1639	141	2	0	..	..	..	3	19	0
13	10	..	590	..	12081	1424	68	2	9	..	..	13	..	..	..

* 15 months' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
		£	£	£	£	£	£	£	£
SOUTH YORKSHIRE DIST.—Con.									
Killamarsh	586	7374	10	799	2237	1930	2482	1823	443
Kilnhurst	602	10017	1505	1233	2845	1594	3594	5773	—
Masbro'	8153	121925	4283	6675	28821	49727	33199	30347	9372
Matlock Bank	801	3947	790	336	1759	2175	..	663	1011
Oughtibridge	432	3365	..	530	996	1274	..	1929	597
Oxcroft	183	915	258	127	906	450	30	189	285
aPilsley	569	4000	900	357	2260	2636	1000	686	907
Pontefract	4723	15834	..	2060	5354	6812	..	9132	595
Sheffield and Ecclesall	12323	79427	3290	5219	28492	35229	9687	27032	463
Staveley Town	911	10448	39	749	3325	4573	..	5165	904
Stocksbridge	2257	50228	180	2407	8844	9743	9689	31269	26
Whittington	310	1802	1480	232	2050	1348	709	291	212
Workshop	2657	55833	458	2093	10184	11128	15119	27756	1938
	98167	1213948	33805	60101	290365	411569	271874	475203	32528
Productive Societies:—									
Sheffield Cutlery	58	1175	153	478	1370	15	..	486	164
„ Federated Cutlers	81	353	137	10	451	..	..	4	213
b „ Trade Union Sheep Shear Manufacturing ..	71	1747	4101	2018	2916	2700	..	2250	..
Total	98377	1217223	38196	62607	295102	414284	271874	477943	32905
WHOLESALE SOCIETY—									
Co-op. Wholesale Society..	1			11					
	1139	1570732	2757377	1076997	2237151	2110922	4118	1213328	608936
SPECIAL SOCIETY—									
Co-operative Insurance (Manchester)	880	9991	..	A 247322	..	26382	50502	191755	2353
ISLE OF MAN—									
aFoxdale	209	581	..	805	887	160	..	212	453
Laxey Industrial	492	5160	..	162	2297	950	..	2381	325
„ Old Equitable	210	1914	..	262	1153	212	..	666	401
Total	911	7655	..	1229	4337	1322	..	3259	1179

1 Societies representing 1,845,415 individual members.

11 Including £692,547 Insurance Fund, but exclusive of 2,000 ordinary shares of £10 each (paid up) in the Manchester Ship Canal Company; 7,500 shares of £1 each (paid up) in the Gilsland Convalescent Home; 3,000 shares of £1 each (paid up) in the British Cotton-Growing Association; and £6,500 (paid up) in the North-Western Co-operative Convalescent Homes Association.

A Including Insurance Funds.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
						Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
Distributive.	Productive.	Distributive.	Productive.	£	£					£	£	£	£
14	12	..	878	..	20272	2596	353	2 2	13	55	30	4 16 6	
15	11	1	786	96	22245	3490	471	2 7 ³ / ₄	..	19	15	5 0 2	
16	240	71	12272	2758	268321	36372	4850	2 5 ¹ / ₄	33	362	112	36 13 4	
17	16	1	678	45	10997	796	179	1 3	..	7	8	2 12 0	
18	6	..	446	..	13434	1504	171	2 9	..	..	5	3 12 0
19	5	..	271	..	8018	939	30	2 6	18	12	..	1 10 0	
20	13	..	680	..	17500	2700	160	2 9	..	5	..	..
21	87	4	4257	205	106075	13249	557	2 6	..	..	2	..
22	227	58	12690	3455	225545	27120	3724	2 1	..	190	100	40 0 0	
23	21	..	1110	..	33173	4870	443	2 6	..	39	3	6 13 4	
24	48	15	3280	743	67701	10271	2563	2 4	..	104	27	10 0 0	
25	9	..	474	..	8499	691	79	1 6	..	13	..	2 11 2	
26	59	6	3492	350	86734	10391	2584	2 2 ¹ / ₄	..	..	41	10 0 0
	2229	549	126409	33030	2740744	372672	56603	..	390	2806	1351	327 18 5	
27	..	40	..	1002	1965	162	58	..	..	..	..	0 10 0
28	..	28	..	671	1498	53	..	..	..	..	..	0 13 4
29	..	..	..	..	14875	1709	..	..	..	..	..	..
	2229	617	126409	34703	2759082	374596	56661	..	390	2806	1351	329 1 9	
1	2438	III 14778	255766	III 842427	24902842	448128	76631	0 4	..	93	8613	250 0 0	
1	B 134	..	14714	..	C 86501	6005	649	D 2 0	..	..	72	20 0 0
1	4	2	238	99	4164	284	29	1 6	..	..	..	..
2	13	5	718	252	14341	1937	236	2 11	..	..	..	..
3	6	2	357	96	6292	798	85	2 11	..	..	..	..
	23	9	1313	447	24797	3019	350	..	..	..	..	..

III Including Purchasing Depôts, Shipping Department, Creameries, Building Departments, &c.

B Includes 38 Full-time Agents.

C Premiums.

D On Members' Premiums.

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
			Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Prop- erty.	All other Invest- ments.		
			£	£	£	£	£	£	£	£	
No. 1—AIREDALE.....	48	120216	1934229	110537	111201	486460	798781	468704	610327	30927	1
„ 2—BOLTON.....	35	89185	1471623	131388	81868	251369	446585	515060	595608	15548	2
„ 3—CALDERDALE.....	31	41088	872772	53333	46933	216899	277436	171624	370066	47168	3
„ 4—CHESHIRE AND NORTH WALES ..	37	59611	427036	79060	55810	142047	301804	44181	147333	8155	4
„ 5—DEWSBURY.....	30	59338	1045662	43359	32946	173793	322431	271184	441935	15599	5
„ 6—EAST YORKSHIRE ..	21	36390	245759	46932	25754	84842	144823	2052	122143	10974	6
„ 7—HUDDERSFIELD	45	39008	548524	92246	32507	150918	217790	100960	273462	33882	7
„ 8—MACCLESFIELD. CREWE AND DIST.	2	47291	583794	89854	41606	144092	216300	160047	203791	60209	8
„ 9—MANCHESTER.....	35	123751	1859134	192563	109197	327582	633527	567961	766235	52054	9
„ 10—NORTH-EAST LANCASHIRE.....	37	75012	1358469	414371	53024	300412	543352	711917	383635	13060	10
„ 11—NORTH LANCASHIRE	17	47357	557069	57624	30715	123781	224190	210130	140330	7039	11
„ 12—NORTH LONSDALE..	17	22251	274046	11159	14396	83383	106628	40764	80484	12164	12
„ 13—OLDHAM.....	18	50715	745414	104046	66365	153357	223263	280488	335098	2903	13
„ 14—ROCHDALE.....	25	54286	959882	33304	62348	133264	184005	237042	573334	4362	14
„ 15—ROSSENDALE.....	16	15072	291296	75171	19839	55364	65172	74555	202842	10937	15
„ 16—SOUTH YORKSHIRE..	29	98377	1217223	38196	62607	295102	414284	271374	477943	32505	16
WHOLESALE SOCIETY.....	1	1139	1570732	2757377	1076367	2237151	2110922	4118	1213328	608936	17
INSURANCE SOCIETY (Man- chester).....	1	880	9901	..	247332	..	26382	50862	191755	2353	18
ISLE OF MAN.....	3	911	7655	..	1229	4337	1322	..	3259	1179	19
Totals, 1908.....	474	981178	15980250	4330520	2172614	5364153	7262497	4183163	7169108	976294	
Totals, 1907.....	477	954418	15571033	3969684	2042506	5563390	6796934	4033346	7027177	900407	
Increase.....	..	26760	409167	360836	130108	..	465563	144117	141931	75887	
Decrease.....	3	..	..	..	..	199757	..	..	..	..

NORTH-WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Educa- tional Pur- poses.	Char- itable Pur- poses.	Co-operative Union.		
			£	£	£	£	£	£	£	£	£	s.	d.
1	2726	1527	150760	73190	3492939	554336	71241	52	3145	2334	485	5	3
2	2174	804	135833	51092	2783188	433732	53426	3400	6423	1483	293	12	10
3	733	899	42460	53513	1983183	225348	32537	570	1346	748	194	11	0
4	1435	378	76295	22127	1399941	192884	16053	251	1519	570	192	15	0
5	1084	435	63738	23426	1606589	278278	39732	..	3552	1407	231	0	5
6	732	266	36224	12674	821750	115787	9616	1178	1381	470	147	3	4
7	718	446	44078	27977	1379893	209814	21974	413	911	439	163	13	8
8	984	675	55816	38320	1396714	211950	22037	632	1776	1006	189	13	6
9	2899	1488	159572	99727	3456127	544171	73707	2866	6636	2549	486	12	1
10	1557	1398	95003	88243	2530287	417541	56765	881	5225	1247	308	13	10
11	840	464	46710	29926	1110493	179437	21571	..	2870	473	201	6	11
12	491	147	32146	8020	614962	87990	13053	3	188	572	91	15	8
13	1063	414	67008	20413	1618331	276697	29549	..	5014	1428	252	12	11
14	887	377	57520	23775	1374333	238644	34389	4	2304	1065	160	4	10
15	267	128	19787	8031	464043	84949	10819	..	970	250	67	1	6
16	2229	617	126409	34703	2750082	374596	56661	390	2306	1351	329	1	9
17	2438	14778	255766	842427	24902842	448128	76631	..	93	8613	250	0	0
18	134	..	14714	..	86501	6005	649	..	..	72	20	0	0
19	23	9	1313	447	24797	3019	350	..	..	..	..	..	..
	23414	25250	1481152	1458041	53805995	4883306	641060	10640	46659	26077	4065	4	6
	22621	23520	1389836	1394785	52465216	5179862	612860	10904	47636	25397	3952	6	10
	793	1730	91316	63256	340779	..	28200	..	..	680	112	17	8
	..	..	..	..	..	296556	..	264	977	..	..	..	..

SCOTTISH

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of ABER-DUMFRIES, EDINBURGH, ELGIN, FIFE, FORFAR, HADDINGTON, INVERNESS, ROXBURGH, SELKIRK, and STIRLING, for 1908,

a These particulars are taken from our last year's returns. *b* These particulars are taken this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Build- ings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
No. 1—AYRSHIRE DISTRICT—										
Annbank	200	1462	..	..	429	3394	..	344	509	1
Ardrossan	1045	11963	4933	1184	4066	10737	..	2559	2655	2
Anchinleck	700	6692	2020	580	3582	3262	..	2791	1110	3
Beith ..	714	10426	5532	1319	2817	4615	1867	7560	1379	4
Campbeltown	562	2958	2879	257	1791	3387	..	1129	555	5
Carrick (Maybole)	750	7228	597	767	2842	4720	921	1399	1611	6
Carronbridge	169	851	130	173	483	..	..	911	104	7
Catrine	637	12662	141	648	3090	2768	1591	6996	1024	8
Creetown	131	420	320	30	102	440	..	873	92	9
Crosshouse (Kilnarnock)..	687	12413	237	820	2148	4940	..	6443	879	10
Dalbeattie	108	449	40	41	279	551	..	266	216	11
Dalmellington	370	5000	435	358	1984	980	..	3644	862	12
Dalry	432	4587	539	30	1774	2204	..	1580	314	13
Darvel	872	24426	4114	1088	3537	10027	4244	2895	1209	14
Dreghorn (Irvine)	631	16976	90	489	2794	4112	5177	6325	181	15
Dumfries & Maxwelltown..	1690	15211	3499	446	3559	1012	6650	11237	1835	16
Fergushill	198	2737	..	120	965	632	..	1490	94	17
Galston	1043	20856	783	1908	2847	9253	..	11441	1920	18
Glenbuck	127	1581	40	177	342	36	..	1754	..	19
Hurlford	810	12975	2137	559	2424	10304	..	4098	362	20
Irvine and Fullarton.....	670	8552	2463	501	2164	5282	..	5008	..	21
Kilbirnie	1416	25608	2676	2387	5207	9601	6195	10970	2552	22
Kilnarnock Equitable ...	7194	137284	1475	3363	21108	49286	31551	45617	1027	23
Kilwinning	794	17048	3026	932	3145	7597	5843	5724	440	24
Kirkconnel	107	392	427	46	507	5	..	426	167	25
Largs	112	272	636	74	376	423	..	185	265	26
Mauchline	582	12384	647	588	2028	1154	4176	7348	1409	27
<i>a</i> Millport	100	1116	..	116	212	42	..	950	164	28
Muirkirk	659	8851	2647	796	2904	3258	800	5845	915	29
New Cumnock	474	1440	7057	550	3208	4251	..	2245	..	30
Newmilns	1069	23529	9191	739	4481	7063	885	20410	3483	31
Old Cumnock	262	2323	146	125	651	550	..	1618	218	32
Patna	346	5396	336	283	876	1978	..	3298	587	33
Stevenson	952	15246	7053	1310	4000	7580	1760	11848	..	34
Troon	707	12664	2256	773	3800	8657	..	3783	666	35
Wigtown.....	150	780	20	12	436	377	..	365	184	36
Total	27470	444698	68522	23589	96893	184428	71660	200775	28988	

SECTION.

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBERTON, KINCARDINE, KINROSS, LANARK, LINLITHGOW, PEEBLES, PERTH, RENFREW, arranged in their respective Conference Districts.

from the Registrar's Returns for 1907. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.											
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.							
Distributive.	Productive.	Distributive.	Productive.	£					£	s. d.	£	£	£	s. d.		
1	4	..	341	..	3077	261	118	1 6	..	..	..	..	..	..	..	..
2	37	11	1989	901	37477	3996	468	1 11	..	..	12	8 6	8	..	..	..
3	22	22	1217	1148	34358	5760	295	3 3	..	8	22	5 5	0	..	..	..
4	20	8	897	544	23619	3688	413	2 10	..	58	23	5 18	8	..	..	..
5	..	..	517	490	12801	1515	140	2 4	..	..	20	..	..	..	..	..
6	27	10	1421	668	24700	3192	343	2 4	..	36	14	7 9	8	..	..	..
7	5	..	216	..	3989	597	40	2 7½	..	..	..	..	..	..	..	..
8	14	13	579	474	16837	4037	496	2 11	..	25	13	5 3	10	..	..	..
9	3	..	202	..	4347	748	18	3 6	..	..	2	1 1	6	..	..	..
10	14	13	837	744	22928	3764	367	2 10½	..	49	50	4 18	4	..	..	..
11	2	..	152	..	3034	185	20	1 2	..	..	..	..	..	..	..	..
12	7	4	448	285	16079	2711	245	3 0	..	..	11	3 1	8	..	..	..
13	14	5	704	420	13008	1448	175	2 9	..	17	10	3 14	4	..	..	..
14	19	19	1129	1049	30804	5860	728	3 1	..	26	68	7 5	2	..	..	..
15	20	14	1054	781	25565	4396	640	2 10½	..	92	51	5 0	8	..	..	..
16	55	16	2134	1043	46668	8876	726	3 6	..	12	7	13 17	8	..	..	..
17	5	3	313	175	8167	1275	124	2 10	..	..	2	1 13	6	..	..	..
18	31	25	1890	1488	47541	8389	781	3 0	..	..	93	8 16	9	..	..	..
19	2	..	118	..	5012	822	78	3 1½	..	..	7	0 10	6	..	..	..
20	20	16	1322	1158	35380	5945	527	3 0½	..	..	60	6 13	4	..	..	..
21	24	10	1229	735	24409	4042	360	3 0	..	76	21	4 19	8	..	..	..
22	15	32	3191	1650	60571	10496	845	3 2½	..	37	111	11 7	6	..	..	..
23	249	119	9557	8351	200034	25715	4573	2 0½	..	266	608	20 0	0	..	..	..
24	22	17	1368	1143	35163	6155	757	3 0½	..	70	24	6 4	11	..	..	..
25	3	..	104	..	4335	535	27	2 6	..	..	1	..	..	..	..	..
26	3	..	108	..	2520	272	47	1 10	6	..	..	..	..	..	..	..
27	9	4	474	209	12983	2435	443	3 1	..	5	32	4 17	4	..	..	..
28	2	..	178	..	2621	370	47	3 0	..	..	..	..	..	..	..	..
29	17	15	1054	1020	29769	5230	368	3 2	..	11	37	5 9	6	..	..	..
30	15	13	902	655	16733	2464	90	2 7½	..	..	7	3 18	6	..	..	..
31	32	27	1881	1641	38969	6459	772	2 11	..	..	59	8 18	8	..	..	..
32	6	..	341	..	9411	1491	89	3 0	..	..	4	..	..	..	..	..
33	9	3	546	234	17532	2917	244	3 1	..	..	5	..	..	..	..	..
34	30	14	1553	928	40768	6688	598	3 0½	..	..	44	7 15	6	..	..	..
35	25	12	1024	909	24798	4437	550	3 0½	..	96	22	5 11	8	..	..	..
36	4	..	229	..	4329	477	33	2 3	..	20	..	..	..	..	..	..
826		445	41219	28843	940836	147648	16585	..	..	26	893	1440	168 0 0			

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
No. 2 BORDER COUNTIES DIS.										
Earlston	235	1433	782	54	1129	1293	..	411	492	1
Galashiels	1247	24867	4919	962	6836	14778	500	10592	3378	2
" Coal	118	1061	..	420	238	186	..	1926	116	3
" Waverley	1247	23470	5823	1348	7172	13221	641	11782	2529	4
Hawick	3970	57970	6902	5329	20335	17609	6000	35493	5801	5
Innerleithen	447	5553	2076	1158	3431	2822	..	3343	1138	6
Jedburgh	397	4428	1040	197	2107	3408	..	800	942	7
Kelso	272	1914	1278	29	669	1661	..	834	511	8
Langholm	515	4094	1951	£96	1980	2624	..	3506	614	9
Peebles	966	16669	2685	1795	5115	10711	..	6807	2233	10
Riccarton Junction	60	481	..	2	290	..	..	259	153	11
Selkirk	1153	20556	7825	1387	5091	13745	..	13303	2305	12
Walkerburn	304	6344	3123	964	4056	1831	1373	3867	1495	13
Total	10871	168910	38404	14181	58389	83889	8514	92429	21607	
No. 3—CENTRAL DISTRICT—										
Auchenheath	349	1833	577	255	1409	1049	..	780	902	1
Bellsbill and Mossend	1401	23827	4359	954	6873	13297	..	10179	1923	2
Blantyre	1233	14296	5843	1723	5020	10756	..	7124	1448	3
Burnbank	1400	4432	20180	1565	5049	7982	..	15137	602	4
Calderbank	293	640	4398	293	732	1259	..	3222	578	5
Carlisle	925	13566	975	471	3357	6516	..	5927	1502	6
Carstairs Junction	309	1281	4776	..	1684	1540	776	2441	521	7
Chapelhall	666	9537	1375	733	3085	3598	..	5299	740	8
Chapelton	94	434	60	110	213	72	..	455	50	9
Clarkston	100	753	683	140	296	914	..	541	229	10
Cleland	681	9021	132	356	4850	4731	..	1894	997	11
Coalburn	888	9454	4471	1007	5590	6656	..	4099	2154	12
Coatbridge	6474	161743	2481	14972	20059	33242	22000	94784	16773	13
Crofthead	736	21559	321	434	4737	3127	3231	13186	..	14
Dalziel (Motherwell)	6097	18177	149960	9277	20186	28394	20151	117314	6385	15
Darngavil	88	579	150	332	241	69	..	734	337	16
Douglas Provident	159	2252	700	162	646	1684	..	750	225	17
" Water	221	2213	639	221	881	1044	..	1258	310	18
Dykehead and Shotts	1338	26888	1818	1536	4717	11063	2867	14121	397	19
^b Forth Provident	10	..	..	..	..	..	..	..	..	20
Glenboig	265	3625	603	175	717	1714	..	1800	1074	21
Glengowan	179	472	2000	63	680	519	..	1844	..	22
Glespin	73	1045	20	53	312	..	..	916	..	23
^a Greengairs	141	1198	160	94	525	185	..	991	304	24
Hamilton—Central	2135	27184	2240	2208	6943	15058	..	10190	3051	25
" Palace Colliery	466	3700	5774	450	1669	2162	..	7777	823	26
Lanark	1216	27682	944	445	5346	11415	..	15121	447	27
Larkhall	1226	22068	2342	1147	6026	6236	..	13472	2598	28
" Victualling	1500	12993	30063	1105	6556	8022	..	27628	8193	29
Law	312	2800	4127	159	1219	1197	..	5894	..	30
Leadhills	162	723	..	194	474	406	..	661	164	31
Levensseat	46	137	394	135	102	2	..	634	..	32
Moffat Mills	112	2310	70	146	399	878	..	904	559	33
Newarthill	373	5402	1846	146	1036	1382	..	5226	498	34
Newmains&Cambusnethan	1031	13757	110	607	5208	7907	..	3718	2132	35
Overtown	273	6008	..	192	1213	1150	460	3979	..	36
^b Plains	138	1297	835	18	391	160	..	1599	..	37
Strathaven	300	2728	4734	571	1649	1487	..	5278	136	38
Uphall	252	2179	..	115	755	996	..	618	676	39
Wanlockhead	284	3995	50	214	885	1098	270	2079	912	40
Wishaw	2360	35759	3160	2223	6460	17865	3000	15080	3002	41
Total	36371	496547	263920	44951	144330	217262	52805	424454	60644	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	6	3	323	169	5315	601	92	2 2	..	1	..	1 18 2
2	47	34	2562	2054	52387	9401	1024	3 4	..	3	11	10 10 2
3	6	..	422	..	5770	856	54	2 10	..	1	2	..
4	39	36	2312	1556	46556	8518	1012	3 3	..	21	70	10 7 5
5	132	82	7748	4459	150726	28996	2498	3 7	..	23	187	16 10 10
6	18	14	762	569	21931	3753	290	3 3½	..	..	9	3 14 0
7	12	3	484	294	8362	482	194	0 11	..	..	..	3 13 6
8	5	3	233	201	5310	662	75	2 2	..	..	..	2 3 0
9	15	7	853	494	21121	4216	206	3 9½	..	..	15	4 5 0
10	40	15	2058	908	40497	6050	697	2 10	..	54	22	7 13 5
11	2	..	123	..	2388	316	20	3 3½	..	..	..	..
12	51	26	2549	1512	46172	8215	956	3 4	..	10	29	10 0 0
13	13	19	848	879	21874	4106	253	3 3	..	..	18	2 10 8
386		242	21277	13095	428409	76172	7371	..	..	113	363	73 6 2
1	10	3	633	169	18856	3183	41	3 6	..	..	19	2 16 6
2	50	30	3000	1829	74045	13116	1086	3 0	..	..	103	10 5 4
3	49	23	2572	1423	63394	10828	631	3 1	..	46	81	10 0 0
4	50	30	2403	1265	67992	10623	189	3 1	..	123	166	10 15 0
5	8	..	556	..	15104	2260	45	2 10½	..	17	16	..
6	23	11	1494	659	39728	6389	498	3 0	..	8	31	7 13 4
7	7	8	462	529	14562	2208	60	3 1½	..	7	6	2 10 0
8	27	..	1391	..	39661	5156	523	2 10½	..	..	55	5 9 4
9	2	..	88	..	1933	260	15	2 9	..	..	..	..
10	3	..	118	..	4095	897	28	3 3	..	..	3	..
11	18	14	1052	923	29492	4543	355	2 11	18	..	..	..
12	29	26	1656	1152	49313	7647	466	2 10½	..	3	17	613 4
13	316	158	15509	9196	329225	57187	6700	2 11	..	504	150	10 0 0
14	24	9	1727	705	40906	7563	718	3 6	..	37	119	6 2 10
15	270	150	16047	8917	339567	52190	164	3 0	..	400	229	10 0 0
16	3	..	189	..	5414	1127	18	4 0½	..	..	2	..
17	5	..	195	..	6002	913	60	2 9	10	..	4	1 3 6
18	6	..	521	..	12353	1915	78	2 9	..	..	6	1 16 2
19	43	21	1732	1630	67630	14007	1147	3 10	..	50	25	10 8 4
20	..	..	..	..	..	..	..	..	..	..	..	..
21	9	..	456	..	13522	2105	138	2 11	20	..	7	..
22	7	..	365	..	9807	1676	22	3 5½	34	..	3	1 6 0
23	2	..	114	..	3783	545	29	2 10	12	..	2	0 12 2
24	4	..	286	..	9232	1883	55	4 1½	..	..	3	..
25	79	31	3931	1132	85069	13762	1067	3 0	..	193	90	15 16 8
26	16	..	1078	..	32942	6639	161	3 10½	..	..	23	3 14 2
27	40	16	1934	1159	50445	8724	1154	3 0	..	178	46	10 1 10
28	43	23	2532	995	57903	10476	986	3 3	..	60	87	10 4 4
29	50	52	2897	2544	83538	16627	290	3 10	..	46	50	..
30	11	..	712	..	18113	3355	140	3 4	..	..	52	..
31	4	..	159	..	7355	1283	30	4 2	..	..	..	..
32	1	..	100	..	1727	286	7	3 3½	..	..	1	0 9 0
33	2	..	170	..	5633	987	93	3 1	..	..	5	0 19 2
34	14	..	861	..	19592	3313	326	3 1	..	..	36	3 2 6
35	28	22	1976	1621	55081	10509	737	3 7	..	40	31	8 10 6
36	9	..	636	..	15125	2379	240	3 6	..	1	8	2 2 2
37	..	..	..	..	5877	1073	..	..	..	..	..	..
38	8	5	530	301	11936	1737	262	2 6	..	9	14	2 19 0
39	6	3	300	160	7180	1223	93	3 5	..	..	..	..
40	5	..	338	..	7601	1172	135	3 5	..	..	..	..
41	65	29	4089	2086	92207	17974	1565	3 7½	..	194	183	18 10 8
1346		669	74809	38395	1806340	309686	20852	..	94	1856	1673	174 1 10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.				
							House Property.	All other Investments.			
CENTRAL DISTRICT—Con.		£	£	£	£	£	£	£	£		
Productive Societies:—											
Chapelhall Fed'rated Baking	*8	1399	6438	646	1290	2749	..	4794	783	42	
Hamilton Baking	*9	5523	15540	1268	3473	8066	..	10750	..	43	
Total	36388	503409	285898	46856	149093	228077	52805	439908	61427		
No. 4—EAST OF SCOTLAND D.											
Armadales	967	28676	935	2218	3374	4783	4698	20345	1180	1	
Bathgate	2694	49795	21	1253	10472	12948	8985	21363	1463	2	
Bonnyrigg	528	9468	364	720	2633	2370	..	7367	196	3	
Broxburn	1663	17507	474	1295	9843	12179	..	2301	1582	4	
Dalkeith	1136	5121	21066	1182	3732	7962	..	18831	2520	5	
Edinburgh St. Cuthbert's	37829	556503	27836	134349	114399	124064	104742	512058	42728	6	
Gavieside	61	1741	103	316	376	..	..	1786	127	7
Gorebridge	1091	20608	1440	1334	6296	7349	1800	9288	3238	8	
Haddington	1119	11055	1419	1649	4550	6926	..	4942	1048	9	
Hillwood	1014	13070	3324	1350	4565	7713	..	9993	1376	10	
Juniper Green	703	14764	..	2445	3956	6456	..	7499	1732	11	
Leith	6121	66856	19296	5885	23036	25170	17878	44744	3690	12	
Musselburgh & Fisherrow	3468	59665	6663	10491	14520	30239	2314	29518	11960	13	
Norton Park	1043	6056	3051	1515	4083	4629	2200	1913	617	14	
Penicuik	1932	47189	3010	4863	9682	22242	6546	23590	3482	15	
Portobello	877	15125	935	581	3434	9548	..	5724	2040	16	
Prestonpans	634	5567	1753	2756	1475	3641	630	6542	1635	17	
Rosewell	407	697	..	770	1402	25	..	2103	63	18	
Springfield	67	311	..	18	167	16	..	375	81	19	
Tranent	2357	28061	15880	7325	18001	8329	4197	29182	4838	20	
West Barns	414	1089	2656	103	1533	1734	..	1085	338	21	
West Benhar	1298	22960	574	727	4682	6000	3394	12818	898	22	
West Calder	4575	89039	4443	12648	22321	20547	3307	65747	7907	23	
Productive Society:—											
Edinburgh Printing	150	10000	7710	3000	559	13972	1500	1328	4040	24	
Total	72148	1080923	122653	193793	264091	338842	162191	840382	98779		
No. 5—FALKIRK DISTRICT—											
Banton	66	388	199	155	129	176	..	437	..	1	
Bo'ness	1752	29535	2722	1141	7066	18293	7962	9182	629	2	
Bonnybridge	1004	17875	2475	708	5141	8234	..	9763	245	3	
Camelon	1343	28397	6071	1085	7471	11551	1373	13294	3874	4	
Carron	454	6658	3640	318	2009	4194	..	3179	2044	5	
Carronhall and Kinnaird ..	175	1708	938	40	965	227	..	1494	..	6	
Condorrat	175	871	..	344	292	250	..	1018	221	7	
Cumbernauld	275	2177	99	281	846	320	567	1139	132	8	
Denny and Dunipace	979	19665	2343	1763	4414	5514	4601	10081	1535	9	
Grahamston and Bainsford	2603	40448	4105	2033	12371	22600	..	16458	3135	10	
Grangemouth	1415	34436	2428	2093	7835	13463	2000	14782	3896	11	
Kilsyth	861	7947	58	175	1808	3703	..	4168	1214	12	
Larbert	571	11715	833	335	2926	6390	..	3917	37	13	
Laurieston	303	4981	104	100	1147	1597	..	2265	682	14	
Longerft	698	9492	2639	627	2270	2720	1689	6565	1547	15	
Redding	2494	71115	371	3674	8497	1613	1328	65291	6401	16	
Skinflats	220	12539	118	274	789	38	..	12135	707	17	
Slamannan	1011	2510	18300	1793	6167	493	625	18450	1446	18	
Stenhousemuir Equitable	806	14002	1735	250	3176	8575	..	4435	1126	19	
Total	17205	316459	49773	17194	75919	105491	20145	198083	28814		

* Societies.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
42	..	27	..	2411	23104	4168	170	3 7	14	..	18	..	..
43	..	64	..	5078	43941	3942	276	1 6 ³ / ₄	..	..	46	1 0	0
	1346	760	74809	45884	1873385	317796	20798	..	108	1856	1737	175 1	10
1	32	30	1904	1661	55288	12519	1075	4 0	..	56	57	7 19	10
2	67	56	4198	2993	108618	22979	1657	4 0	..	29	44	8 6	8
3	17	15	804	569	20477	3796	360	3 4 ¹ / ₂	..	..	..	4 3	4
4	50	40	2765	2907	60856	10773	802	3 8	..	15	..	10 0	0
5	32	29	1495	1339	46283	9825	919	4 3	..	10	..	2 0	0
6	1494	674	78085	51374	1474601	347166	18819	4 4	..	459	1024	50 0	0
7	2	..	106	..	*2046	357	54	3 11	..	..	..	0 10	8
8	46	39	2117	2056	64342	14330	739	4 4 ¹ / ₂	..	..	..	..	..
9	31	21	1714	1016	43574	8319	431	3 8	..	..	39	8 6	8
10	40	20	2254	1211	45690	10115	458	4 0	..	..	9	..	..
11	30	19	1286	1426	38373	7960	508	4 2 ¹ / ₂	..	15	18	5 15	5
12	204	137	10255	7806	210282	42616	2912	4 0	..	100	175	12 10	0
13	150	97	9383	5720	207792	49291	1687	4 6	..	20	135	8 6	8
14	30	21	1891	1118	34328	6117	239	3 5	..	16	60	8 6	8
15	80	52	4146	3001	101336	20091	1766	3 8 ¹ / ₂	..	55	110	16 1	7
16	31	12	1736	1047	37850	8029	531	4 0	..	..	14	6 16	4
17	19	9	1202	561	33331	7602	146	4 5	..	8	3	4 18	4
18	8	3	865	240	20105	2771	34	4 0	..	..	15	..	..
19	3	..	135	..	3601	605	8	4 2	..	..	..	..	..
20	59	58	3915	3466	117269	25347	1355	4 2 ¹ / ₂	..	30	12	16 13	4
21	8	5	466	294	11537	1621	48	3 1 ¹ / ₂	..	..	2	..	..
22	39	20	2315	1398	69258	13279	1052	3 10	..	..	24	8 0	0
23	197	119	11100	6479	255253	54522	2980	4 0	..	130	247	15 0	0
	2669	1476	144137	97082	3062090	680030	38580	..	..	928	2037	193 15	6
24	..	98	..	5807	10677	1142	850	..	113	..	20	1 4	8
	2669	1574	144137	102889	3072767	681172	39430	..	113	928	2057	195 0	2
1	..	..	..	..	3037	516	..	..	..	..	..	..	..
2	52	39	2088	2284	76847	14075	1175	3 6	..	8	18	8 6	8
3	42	16	2340	1327	51343	8729	884	3 0 ¹ / ₂	..	57	55	8 6	8
4	54	36	2836	1943	61200	9312	1127	2 9 ¹ / ₂	..	43	68	11 2	1
5	12	8	806	569	18492	2248	313	2 6	..	..	6	3 15	0
6	..	..	..	..	7632	1220	..	..	..	..	..	..	..
7	3	..	151	..	7808	1706	40	4 4	..	..	8	..	..
8	5	..	282	..	10849	1797	84	3 2 ¹ / ₂	..	11	10	2 5	2
9	41	22	2484	1483	59570	10298	878	3 0 ¹ / ₂	..	..	114	8 2	4
10	98	44	6204	1885	113420	13643	1460	2 4	..	99	137	21 15	0
11	59	42	2749	1711	447756	6497	1045	2 9 ¹ / ₂	..	34	43	10 0	0
12	19	9	1133	643	46600	9229	281	3 11	..	..	10	6 5	0
13	14	7	906	508	23642	3880	554	2 10	..	..	43	4 7	0
14	10	3	484	268	12563	2112	178	3 2 ¹ / ₂	..	..	1	..	..
15	16	7	781	527	37125	7837	499	3 11 ¹ / ₂	..	..	39	5 16	0
16	68	24	4108	1976	137853	32522	2349	4 4 ¹ / ₂	..	12	81	..	..
17	3	4	236	187	11116	1738	603	3 1 ¹ / ₂	..	..	7	0 16	8
18	34	25	2266	1458	51329	10335	122	3 8	..	18	41	8 6	8
19	36	16	1997	690	37435	5466	498	2 9	..	20	40	6 5	0
	560	302	31851	17459	815617	143160	12090	..	..	306	721	105 9	3

† Nine months' trade.

* Ten months' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
FALKIRK DISTRICT—Con.										
Productive Societies:—										
Bainsford & Grahamst'n Bg.	1643	20971	312	712	1390	7984	4784	8068	474	20
bCarronshore Baking	268	1793	26	148	269	737	..	961	..	21
Stenhousemuir Baking....	1057	9288	167	113	853	3254	1265	3094	607	22
Total	20173	347911	50278	18167	78671	117416	26194	211106	20895	
No. 6—FIFE & KINROSS DIS.										
Anstruther.....	102	609	5	33	343	7	..	486	44	1
Auchtermuchty	400	2756	514	136	1347	1123	..	1289	419	2
Buckhaven	1659	26489	126	839	4966	10486	1496	14000	2122	3
Burntisland	496	8665	1671	715	1500	1904	5384	3526	508	4
aCoaltown of Wemyss	197	5545	30	40	677	1339	..	4535	402	5
Cowdenbeath	1510	26996	1602	2223	8742	18127	600	7965	6	6
Cupar (Fife)	281	1370	..	130	473	193	..	1029	251	7
Dunfermline..	7487	115016	..	12482	37944	42001	..	62171	8	8
Dysart	871	11260	1373	1059	1993	4572	600	9585	985	9
East Wemyss	474	2417	11231	85	1801	2365	2470	8579	1122	10
Edenvale	53	314	..	60	161	200	..	155	48	11
Falkland	90	590	..	..	323	400	..	194	63	12
aFreuchie Equitable	72	526	..	120	378	400	..	24	67	13
a " New Store	190	586	..	164	272	279	..	620	95	14
Gallatoun	460	974	1629	2060	1086	2768	..	737	679	15
Guardbridge.....	483	4529	35	860	2020	2132	..	1750	506	16
Kelty	1736	45165	574	2991	11190	16203	..	25343	2524	17
Kettle	242	841	376	4	602	451	..	366	257	18
Kingsseat	226	3187	690	152	990	998	..	3014	91	19
aKinross and Vicinity.....	216	839	362	176	800	483	..	309	96	20
Lassodie	225	2765	152	192	1270	211	..	2620	223	21
Leslie	232	3562	..	205	835	337	..	2807	..	22
" and District.....	964	22300	195	1060	5417	5404	2500	12317	..	23
Leven (Reform)	1628	25935	..	700	8439	15640	2000	3379	2556	24
Loggelly	3141	74690	2067	3937	19256	23271	5306	34274	12904	25
Markinch	1378	28547	115	855	7678	11380	..	13761	860	26
Methil	679	10938	3658	1458	3581	7740	..	7511	1208	27
Newburgh and District ..	188	1194	1696	106	626	1594	..	1017	108	28
Pathhead and Sinclairtown	2825	38808	1544	1943	10739	27835	5139	9346	29	29
St. Andrews	269	1311	67	131	716	286	..	781	405	30
Strathkinness	74	296	..	23	322	24	..	257	84	31
Townhill	579	5551	222	670	2394	3297	..	2082	78	32
West Wemyss	242	8655	20	500	896	1457	..	7753	..	33
Total	29609	483272	20894	35609	130866	204907	25495	243582	28710	
Productive Societies:—										
aBurntisland Bread.....	279	1384	6	..	281	..	1000	223	..	34
Kettle Baking	569	1493	20	150	311	806	..	954	104	35
Newburgh & Monnt Pleasant Baking	310	521	..	78	162	439	..	217	..	36
Total	30767	486670	29920	35837	140620	206152	26495	244976	28814	
No. 7—GLASGOW & SUBURBS—										
Anniesland	499	2085	8536	770	1456	5736	..	4453	1008	1
Avonbank (Rutherglen) .	1329	3967	13491	679	1519	11509	..	6040	840	2
aBlairdardie	82	725	..	50	107	186	..	550	128	3
Bridgeton Old Victualling.	1434	4302	..	3627	3781	481	1950	3554	4825	4
Cadder	357	3290	..	415	2096	215	..	2093	209	5

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.										
					Net Profit.	In-terest on Share Capital	Average Divi- dend per £.	Bonus on Wages.	Subscriptions.						
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	£					£	£	s.	d.	Edna- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
20	...	42	...	3202	29859	5062	764	3	0	..	11	23	8	6	8
21	..	..	..	..	3265	836	..	..	..	..	..	..	..	..	..
22	..	18	..	1358	13298	2368	344	3	2½	..	31	29	..	..	..
560		362	31851	22019	862039	151426	13198	..	..	..	348	773	113	15	11
1	3	..	111	..	2601	420	24	2	10	..	3	..	0	17	0
2	12	3	463	185	10197	1384	152	2	9	..	3	..	3	4	1
3	39	37	2177	2116	73020	15849	853	4	2	..	..	32	10	0	0
4	18	4	845	331	17991	2689	266	3	4	..	22	20	3	11	8
5	4	..	251	..	9126	1998	195	4	4½	..	..	..	1	17	10
6	64	45	3296	2217	82460	16627	1260	3	9½	..	160	33	11	18	0
7	4	4	184	219	5642	879	61	2	9½	26	..	..	2	1	8
8	210	169	11676	10108	293161	54984	4525	3	5½	..	306	278	20	0	0
9	28	10	882	951	32747	7192	450	4	4	..	41	11	6	0	0
10	13	7	729	509	22298	4958	64	4	6½	..	..	18	3	12	0
11	1	..	70	..	1124	80	16	1	6	..	..	..	..	..	..
12	2	2	84	86	2431	264	29	2	5	..	..	..	..	..	..
13	2	..	114	..	1652	73	26	0	8	..	..	..	..	..	..
14	2	..	119	..	3142	388	29	3	2	..	..	..	..	..	..
15	8	5	279	442	16120	3301	45	4	3½	..	..	..	1	..	..
16	13	6	525	320	18225	4387	203	3	10	..	..	..	7	3	15
17	74	63	4238	3890	119587	24686	1935	3	11	..	227	..	13	6	8
18	4	1	179	54	3563	386	38	1	10	..	..	..	2	1	4
19	6	5	345	232	11205	2812	115	4	4	..	..	..	1	17	8
20	4	..	150	..	4582	987	39	3	5	..	..	..	..	..	..
21	7	..	394	..	14348	3005	128	4	3	..	4	5	1	13	4
22	3	..	156	..	5758	1434	128	4	7½	..	..	9	..	..	..
23	30	14	1396	780	38083	9193	883	4	6	27	23	33	8	1	8
24	44	47	2076	2630	70148	16055	982	4	2	..	45	80	8	6	8
25	112	88	6862	5128	213466	42602	2204	3	8½	..	218	93	13	12	0
26	50	26	2657	1645	71064	19142	1087	4	1	..	18	22	10	16	0
27	19	17	922	1140	32444	7627	423	4	7	..	7	..	4	18	4
28	3	1	170	68	4496	787	52	3	3	..	4	5	1	11	0
29	74	63	4703	2939	93163	19902	1916	3	9	..	103	13	2½	0	0
30	7	3	322	239	7587	1440	59	3	0	..	14	6	2	5	0
31	2	..	75	..	1457	199	200	3	0	..	..	..	0	12	0
32	19	9	1098	630	25587	4890	266	3	10	..	42	..	..	..	..
33	6	2	362	126	12249	3804	329	4	4½	..	..	..	2	2	4
887		631	47910	36985	1320724	274374	18982	..	..	53	1241	666	158	1	3
34	..	5	..	348	2045	307	68	1	8½	..	..	2	..	..	..
35	..	12	..	715	6689	936	75	3	4	..	..	14	4	17	4
36	..	5	..	281	1818	219	25	2	8	..	..	3	..	..	..
887		653	47910	38329	1331276	275896	19150	..	..	53	1241	685	162	18	7
1	26	..	1321	..	21164	2594	92	2	3	..	33	14	4	1	8
2	56	..	3170	..	53159	7215	189	2	7	..	129	109	10	18	0
3	2	..	125	..	4017	600	45	3	0	..	..	..	..	..	..
4	44	12	2736	1048	77754	16557	..	4	6	..	..	26	..	..	..
5	17	..	1053	..	23967	3372	147	2	10	..	..	10	2	17	6

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
6	38	23	2530	1046	56353	8267	370	2 8 ¹ / ₂	..	58	45	8 8 0	
7	..	..	..	..	5074	520	..	..	..	..	..	..
8	269	55	13279	2960	202695	37285	2604	2 4 ¹ / ₂	..	232	219	36 14 6	
9	374	90	18406	5008	306660	43253	3869	2 6	..	905	387	15 0 0	
10	28	1	1789	78	26392	2437	194	1 6	..	29	21	6 0 0	
11	164	70	7757	3331	132510	22428	3145	2 10	..	193	215	8 6 8	
12	8	..	515	..	10067	1106	37	2 0 ⁵ / ₈	..	12	4	..	
13	4	..	248	..	5894	805	84	2 8 ¹ / ₂	..	..	6	1 8 4
14	16	..	966	..	25074	4062	393	2 11 ¹ / ₄	..	56	47	4 3 4	
15	116	180	7270	10178	113523	5866	1375	2 8	610	..	104	13 10 0	
16	342	58	18182	4132	266832	31444	780	2 1 ¹ / ₄	2159	435	421	15 0 0	
17	828	130	39498	7394	550788	64814	9789	2 0	4500	969	535	25 0 0	
18	58	..	3461	..	56803	7067	224	2 6	278	124	59	10 0 0	
19	34	22	2178	1438	51055	810	590	..	..	..	25	15 19
20	1245	180	43260	9520	525112	59660	1900	2 0	5121	1178	140	27 0 0	
21	174	12	9038	639	120829	13132	1132	2 0	..	173	82	12 0 0	
22	7	..	612	..	12780	1808	60	2 10	..	..	7	1 18 11
23	60	32	2862	1864	63955	10745	1200	2 11 ¹ / ₄	..	..	28	124 8 6 8
24	55	11	1734	1078	36945	8779	278	3 5 ¹ / ₄	..	..	10	..
25	10	4	526	258	18954	2804	207	2 10	..	5	20	3 1 6	
26	17	..	840	..	17801	2781	166	2 10	103	37	6	3 5 0	
27	9	1	582	80	16548	2718	115	3 2	..	4	18	..	
28	..	..	..	..	19708	3334	..	..	..	..	..	..
29	158	35	7964	1731	152885	24403	1518	2 11	..	296	88	8 6 8	
30	14	4	894	305	21852	4154	110	3 9 ² / ₃	..	..	..	..
31	49	14	2711	522	59465	8265	229	3 0	..	25	25	10 0 0	
32	68	25	3772	1105	85178	13261	290	2 11 ¹ / ₂	..	54	50	12 10 0	
33	159	98	8271	5228	*167067	29456	3394	3 0	643	282	333	12 0 0	
	4449	1057	207490	58943	3302200	445802	34526	..	13414	5264	3153	275 16 5	
34	5	6	213	276	1754	..	..	..	..	..	..	0 5 0
	4454	1063	207703	59219	3303954	445802	34526	..	13414	5264	3153	276 1 5	
35	..	23	..	1562	3431	237	63	..	..	10	..	..
36	..	2	..	969	2738	103	7	..	..	..	20	0 10 0
37	..	1258	..	90648	567604	51083	7521	1 4	6003	783	907	25 0 0	
	4454	2346	207703	151798	3877727	497225	42117	..	19417	6057	4080	301 11 5	
1	806	369	35282	20591	595652	89894	6984	3 2	..	..	295	20 0 0
2	1	..	63	..	2260	348	6	3 2 ¹ / ₂	..	..	..	..
3	25	14	1216	788	31230	5681	784	3 2	..	..	45	8 6 8
4	10	..	858	..	8087	785	54	1 9	..	2	10	..	
5	39	12	1880	873	43308	7262	1026	3 1	..	..	36	10 0 0
6	33	28	1740	1738	44380	6499	625	3 0	..	..	39	..
7	4	..	187	..	5432	761	39	2 7 ¹ / ₂	..	..	7	..
8	4	..	201	..	3378	481	60	2 6 ¹ / ₂	..	..	2	..
9	7	2	490	..	6125	..	..	1 10	..	..	..	..
10	7	3	365	182	8619	1306	43	3 0	..	..	5	..
11	38	37	1816	1774	38738	6558	931	2 11	..	62	31	8 6 8	
12	25	30	1063	1257	22569	3543	388	2 9	..	..	12	..

* 11 months' trade.

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Build- ings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
PERTH, FORFAR, & ABERDEEN DISTRICT—Con.		£	£	£	£	£	£	£	£	
Carnoustie Association....	1129	4446	3057	27	3428	4263	..	559	1698	13
" Equitable	455	1088	3442	22	1645	3182	..	431	689	14
" Crieff ..	199	620	14	81	354	..	..	340	152	15
" Don (Port Elphinstone) ..	1077	6796	..	890	5390	4998	..	908	..	16
" Dundee (City of)	2122	7424	574	851	4760	2722	..	2688	3374	17
" Coal Supply	1983	3118	19	255	360	1145	..	2075	258	18
" Eastern	7096	59927	..	16761	15142	16794	..	40287	17259	19
" Dunning	83	124	..	56	120	4	..	134	58	20
" Forfar Coal	1177	1051	..	216	108	410	..	719	887	21
" " East Port Saving ..	217	350	2205	25	235	1470	..	519	33	22
" " Free Trade Saving..	457	736	2587	263	1178	1780	..	628	..	23
" " High Street	255	386	1471	..	470	1720	..	..	66	24
" " Northern	283	402	1892	..	327	1038	..	429	..	25
" " Victoria Coal	863	770	..	150	165	150	..	394	832	26
" " West Port	228	356	248	174	183	5	..	590	..	27
" " West Town	232	361	1873	2	394	1569	..	273	..	28
" Fraserburgh	195	366	..	26	358	49	..	215	21	29
" Huntly	90	148	..	6	178	22	..	129	26	30
" Inverness	244	662	193	93	496	226	..	355	125	31
" Kirkcubright	1172	4970	..	..	3469	2181	..	1635	673	32
" Coal	352	269	..	96	15	100	..	192	260	33
" Lerwick	167	874	431	44	351	41	..	186	302	34
" Monifeth Coal	105	41	..	14	..	..	..	15	59	35
" Montrose Baking & Grocery	1212	1750	2646	636	1230	2517	..	1285	..	36
" Baking & Trading ..	725	1515	..	72	925	1353	..	151	440	37
" Muthill	141	149	50	38	217	48	..	167	153	38
" Perth (City of)	6411	24571	110221	11356	41990	68676	17351	37160	..	39
" Coal	2560	2041	5544	924	513	3409	..	5139	327	40
" Peterhead	175	427	..	98	864	82	..	266	..	41
" Strathisla	505	1844	..	198	1626	295	650	205	..	42
" Thurso	1091	8711	..	1301	3251	3390	..	4305	1184	43
" Wick and Pulteney Town	411	1400	1000	12	367	2031	..	538	258	44
	66013	381262	143791	48239	185860	295237	20614	213518	40815	
Productive Societies:—										
Abernethy Baking	200	100	..	..	173	420	..	160	32	45
Auchterarder Baking	446	1152	688	67	219	878	..	920	..	46
Total	66659	382514	144479	48306	186252	296535	20614	214598	40847	
No. 9—RENFREWSHIRE DIST.										
Barrhead	2979	18107	52852	5292	8877	38463	1842	29003	1558	1
Bridge of Weir	298	1210	2118	141	557	1147	1902	1043	88	2
Busby	250	566	2247	125	505	921	..	1862	245	3
Cathcart	403	2556	999	307	483	1024	..	2460	332	4
Greenock—Central	4438	28749	38678	4250	18732	42817	..	9825	4809	5
" East End	530	3489	9645	243	2393	10727	..	1148	584	6
Howwood	120	1932	42	68	478	156	..	1503	70	7
Hurlet and Nitshill	244	717	7027	444	615	6197	..	1352	594	8
Johnstone	1470	28570	2145	1104	6473	16218	..	11379	976	9
Kilbrachan	495	11202	1706	678	1677	2222	1564	8168	261	10
Linwood	256	3604	34	313	743	57	..	2759	995	11
Lochwinnoch	205	1929	4656	137	860	5822	..	512	135	12
Newton Mearns	200	2938	1100	119	249	222	1992	1902	312	13
Paisley Equitable	1605	4627	26412	902	3613	16011	..	14018	1187	14
" Provident	7692	32925	112813	9332	17791	38320	38250	66441	4782	15
" Underwood Coal ..	368	2540	1837	1297	229	2468	..	3922	978	16
Pollokshaws	1271	11293	4962	1477	3038	9701	..	5821	1024	17

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.											
					Net Profit.	Interest on Shares Capital	Average Dividend per s.	Bonus on Wages.	Subscriptions.							
Distributive.	Productive.	Distributive.	Productive.	£					£	£	£	£	£	£	£	s.	d.
13	20	16	1121	955	16176	1668	285	2	0	..	6	1	..	..	..
14	9	5	500	418	10584	1062	80	2	6	..	..	..	..	..	..
15	6	2	232	139	4544	453	29	2	2	..	..	..	..	1	13	0
16	26	13	936	764	21382	2447	331	2	0	1	..	..	..	..	..	..
17	61	12	2496	781	52712	6913	320	2	6	..	66	5	..	16	13	4
18	15	..	1093	..	8537	1000	102	2	0	..	8	..	..	8	10	4
19	236	44	11849	3924	267766	42606	2428	3	0	..	..	..	..	..	..	..
20	1	..	48	..	906	98	5	1	11	3	..	..	..	..	..	..
21	..	..	125	..	4437	393	..	1	10	..	..	..	..	..	..	..
22	..	3	155	172	4676	797	16	3	7	1/2	..	..	..	..	..	..
23	..	..	..	..	10509	2127	..	..	..	..	..	..	..	..	..	..
24	..	3	165	181	5364	917	18	3	8	..	..	..	..	..	..	..
25	..	..	..	..	6424	1293	..	..	..	..	..	..	..	..	..	..
26	..	8	332	..	3057	243	10	1	6	..	..	..	..	..	..	..
27	..	..	..	..	5656	1244	..	..	..	..	..	..	..	..	..	..
28	..	..	..	..	5123	958	..	..	..	..	..	..	..	..	..	..
29	..	5	155	..	3224	309	15	1	10	..	..	..	..	..	..	..
30	3	..	106	..	1607	86	7	1	2	..	..	..	..	..	..	..
31	5	5	238	243	4888	312	29	1	3	1/2	..	3	..	2	1	1
32	22	9	1129	510	25605	2974	237	2	6	..	..	2	..	..	..	..
33	..	..	60	..	1441	139	10	2	0	..	..	..	..	..	..	..
34	..	5	256	..	3148	267	15	2	0	..	..	..	..	..	..	..
35	..	..	11	..	358	17	1	1	1	..	..	..	..	..	..	..
36	..	..	..	..	20665	3111	..	..	..	..	..	..	..	..	..	..
37	11	4	463	269	7332	828	175	2	0	..	..	..	..	..	..	..
38	2	3	167	169	2032	76	..	1	6	..	..	..	..	..	..	..
39	271	217	13111	10412	268536	39401	943	2	11	1/4	863	180	..	20	0	0
40	18	..	1696	..	13925	1587	304	2	3	..	8	41	..	4	3	4
41	5	..	192	..	3275	..	20	1	3	..	..	..	..	1	8	6
42	10	6	412	258	3544	1140	84	2	4	..	..	..	..	..	..	..
43	22	4	918	199	16995	2058	365	2	3	..	19	8	..	..	..	..
44	3	3	237	187	2976	212	65	1	3	..	..	..	..	..	..	..
	1769	843	83366	46784	1623072	239854	16784	..	..	..	1037	719	..	101	2	11
45	..	4	..	190	2291	240	5	2	9	..	..	3	..	..	..	..
46	..	8	..	476	4173	814	35	..	..	..	..	3	..	..	..	..
	1769	855	83366	47450	1629536	240908	16824	..	..	..	1037	725	..	101	2	11
1	125	46	3878	2932	98407	14362	905	2	6	3/4	..	180	477	15	0	0
2	6	..	313	..	5921	587	76	1	7	..	..	..	..	1	19	8
3	7	..	412	..	8130	1576	27	2	6	41	6	10	..	2	0	8
4	12	..	704	..	13904	1535	108	2	1	..	8	2	..	3	7	2
5	200	57	8903	3256	137528	19680	1220	2	2	1/2	852	222	..	20	16	8
6	25	5	1337	415	18299	1990	216	1	11	65	13	7	..	4	13	8
7	3	..	159	..	4932	724	95	2	8	..	8	7	..	1	0	4
8	8	..	521	..	14128	2464	34	3	6	..	23	15	..	2	0	10
9	54	17	2906	1288	53273	7023	1253	2	0	154	72	126	..	12	2	0
10	17	3	776	158	21791	3510	504	2	4	..	20	49	..	4	3	6
11	6	..	422	..	12347	2235	172	3	2	1/2	57	14	..	1	19	0
12	7	3	299	41	7553	1083	89	2	7	1/2	..	7	..	1	13	4
13	5	..	298	..	7533	1611	139	3	11	1/2	..	11	..	1	15	0
14	73	16	2765	1171	53112	6097	234	1	11	360	148	140	..	13	6	8
15	322	83	13055	6015	243529	36290	1650	2	2	1/2	2064	865	489	25	0	0
16	47	..	2646	..	27845	3706	165	2	1	275	30	60	..	3	0	4
17	50	1	2998	104	45741	6352	450	2	6	1/2	..	95	..	9	19	8

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			
							House Property.	All other Investments.		
		£	£	£	£	£	£	£	£	
RENFREWSHIRE DIST.— Con. Port Glasgow—Fore Street Provident..	1057 1232	4036 7000	11496 10538	452 638	2547 2636	8060 6523	.. ..	6347 10415	273 19	18 19
Renfrew Equitable.....	1098	6446	19080	1312	3335	8073	..	15611	1679	20
Thornliebank	529	2235	13914	205	1258	2095	6494	6656	1911	21
	26680	176671	324206	29486	77089	217244	51984	202147	22793	
Productive Societies:— Paisley Manufacturing....	2896	37235	50317	3763	26980	22433	3897	36685	7149	22
Scottish Laundry Association (Barrhead)	*55	1745	5105	411	160	6134	..	1196	277	23
Total	29631	215651	379718	33610	104229	245811	55881	240028	30219	
No. 10—STIRLING, WEST FIFE, AND CLACKMANNAN DIST.— Aberfoyle	114	462	26	138	227	16	..	416	264	1
Alloa ..	4050	80557	7798	4968	19686	32191	20208	29183	1450	2
Alva Bazaar	1013	12483	285	1060	4506	2649	..	7468	900	3
Balfour ..	98	236	..	13	140	46	..	211	..	4
Bannockburn ..	1684	28947	..	3033	7618	13998	4560	9258	4864	5
Clackmannan	326	7552	261	233	1070	2659	806	4475	317	6
Coalsnaughton ..	243	2635	904	410	851	937	..	2523	811	7
Deanston	104	130	34	106	212	10	..	253	2	8
Dunhlane	368	7644	13	262	1048	1825	..	5625	115	9
Menstrie.....	160	2132	100	89	765	912	..	587	263	10
Newtonshaw	680	9062	551	794	2120	3288	485	5108	1233	11
Stirling	3345	43297	3689	1959	12272	29076	..	13500	763	12
Tillicoultry	1237	13550	133	576	3050	3900	1900	6198	2191	13
	13422	208637	13794	13641	53565	91507	27959	84805	13173	
Productive Society:— Alva Baking	766	6989	81	1810	867	3467	813	3061	301	14
Total	14188	215676	13875	15451	54432	94974	28772	88766	19474	
Wholesale Society:— Scottish Wholesale (Glasgow).....	†275	403944	2356824	528800	859861	640328	44647	1695469	238133	

* Societies.

† 275 Societies and 544 Employé Members.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonns on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
18	28	11	1428	866	27619	3593	773	2 6	73	7	22	..
19	38	9	1566	763	29383	5265	932	2 8½	307	25	53	10 0 0
20	52	3	2655	213	51640	6856	280	2 7½	..	84	45	8 18 8
21	17	..	977	..	22327	3176	90	2 8	28	27	36	4 10 0
	1102	254	48918	17252	905142	129715	9412	..	4276	1625	1888	147 7 2
22	..	866	..	19477	108985	10732	1860	0 8	692	63	150	22 18 0
23	..	152	..	5391	11167	1313	86	2 0	..	3	34	0 8 10
	1102	772	48918	42120	1025294	141760	11358	..	4968	1691	2072	170 14 0
1	5	..	197	..	4052	598	9	3 1½	..	..	2	0 17 2
2	133	106	6540	5712	166936	30997	2943	3 6	..	192	158	12 0 0
3	21	8	1122	328	30768	5592	489	3 5½	..	61	51	8 4 4
4	3	..	175	..	2504	160	8	1 2	..	..	..	0 16 4
5	50	33	2783	1646	85264	17916	1296	4 0	..	117	77	10 0 0
6	11	5	671	315	18621	4008	338	4 0	..	11	24	2 14 6
7	6	4	321	227	14996	3261	120	4 2½	..	1	18	..
8	1	2	104	100	3084	514	7	3 4	34	4	2	..
9	11	3	591	201	12777	2596	371	3 5½	..	13	5	3 0 4
10	4	2	236	144	5812	904	75	3 1	..	19	2	1 6 8
11	23	23	1313	959	29125	5296	465	3 4	..	5	59	5 12 4
12	116	68	5596	4516	124456	21541	2056	3 1½	..	198	26	8 6 8
13	29	26	1565	1205	40366	10043	491	3 10	..	32	23	8 6 8
	413	280	21214	15353	538761	103426	8668	..	34	653	447	61 5 0
14	..	12	..	708	8512	1947	282	3 9	..	10	16	..
	413	292	21214	16061	547273	105373	8950	..	34	663	463	61 5 0
	2355	15412	92954	246954	7531126	283296	19719	0 8	14277	..	2310	85 0 0

† Average.

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
			£	£	£	£	£	£	£	£	
No. 1—AYRSHIRE.....	36	27470	444698	68522	23589	96893	184428	71660	200775	28988	1
„ 2—BORDER COUNTIES..	13	10871	168940	38404	14181	58389	83889	8514	92429	21607	2
„ 3—CENTRAL.....	43	36388	503409	285898	46865	149093	228077	52805	490998	61427	3
„ 4—EAST OF SCOTLAND.	24	72148	1080923	122653	198793	264091	338842	162191	840382	98779	4
„ 5—FALKIRK.....	22	20173	347911	50278	18167	78371	117416	26194	211106	29895	5
„ 6—FIFE AND KINROSS..	36	30767	486670	29920	35837	140620	206152	26495	244976	28814	6
„ 7—GLASGOW & SUBURBS	37	93055	923554	795197	141949	366384	764141	80213	769539	88276	7
„ 8—PERTH, FORFAR AND ABERDEEN.....	46	66659	382514	144479	48306	186252	296535	20614	214598	40847	8
„ 9—RENFREWSHIRE....	23	29631	215651	379718	38610	104229	245811	55881	240028	80219	9
„ 10—STIRLING, WEST OF FIFE, & CLACKMANNAN	14	14188	215676	18875	15451	54432	94974	28772	88766	13474	10
WHOLESALE SOCIETY.....	1	275	403944	2356824	528800	859861	640328	44647	1695469	238133	11
Totals, 1908.....	295	401625	5174100	4285768	1105548	2358615	3200593	577986	5038066	680459	
Totals, 1907.....	302	392933	4943245	4215971	1027400	2385930	3045057	575854	4879995	626917	
Increase.....	..	8692	230945	69797	78148	..	155536	2132	158071	53542	
Decrease.....	7	..	..	..	..	27315	..	..	..	..

SCOTTISH SECTION.

		No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.				
Distributive.	Productive.	Distributive.	Productive.	Net Profit.	Interest on Share Capital.		Am't Paid as Bonus on Wages.	Subscriptions.			Co-operative Union.
						Educational Purposes.		Charitable Purposes.			
		£	£	£	£	£	£	£	£	£	£ s. d.
1	826	445	41219	28843	940336	147648	16585	26	893	1440	168 0 0
2	386	242	21277	13095	428409	76172	7971	..	113	363	73 6 2
3	1346	760	74809	45884	1873385	317796	20798	108	1856	1737	175 1 10
4	2669	1574	144137	102889	3072767	681172	39430	113	928	2057	195 0 2
5	560	362	31851	22019	862039	151426	13198	..	348	773	113 15 11
6	887	653	47910	38329	1331276	275836	19150	53	1241	685	162 18 7
7	4454	2346	207703	151798	3877727	497225	42117	19417	6057	4060	301 11 5
8	1769	855	83366	47450	1629536	240908	16824	..	1037	725	101 2 11
9	1102	772	48918	42120	1025294	141760	11358	4968	1691	2072	170 14 0
10	413	292	21214	16061	547273	105373	8950	34	663	463	61 5 0
11	2355	5412	92954	246954	7531126	283206	19719	14277	..	2310	85 0 0
	16767	13713	815358	755442	23119168	2918612	215500	38996	14827	16705	1607 16 0
	16853	13513	800695	714501	23166400	2965087	207374	40378	16072	14970	1544 8 7
	..	200	14663	40941	..	..	8126	..	..	1735	63 7 5
	86	..	..	..	47232	46475	..	1382	1245	..	..

SOUTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
ISLE OF WIGHT, LONDON, KENT, MIDDLESEX, OXFORD,
arranged in their respective

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.	Owing to the Society for Goods.		
		£	£	£	£	£	£	£	£	
No. 1—NORTH METROPOLITAN DISTRICT—										
Anchor (London)	766	494	3	354	285	74	..	855	128	1
Co-op. Brotherhood Trust (London)	172	437	..	51	272	207	..	253	11	2
b Co-op. Institute (London)..	80	675	831	..	500	66	..	381	..	3
Croxley	177	835	20	150	588	467	..	147	43	4
b Ealing	101	185	1675	5	297	1425	..	143	..	5
b Euston (London)	659	284	26	933	571	..	..	672	..	6
Hendon	608	4016	1553	302	1469	2524	1885	986	..	7
High Barnet	350	749	529	..	647	211	..	386	270	8
Kilburn	304	1977	664	16	643	521	..	734	622	9
Perseverance (London) ..	121	191	61	..	110	34	..	141	18	10
b Radlett	260	2162	2339	109	1499	2588	..	523	..	11
Railway Clearing House	1179	1975	7445	990	5494	2061	..	1226	3795	12
St. Clements	133	154	..	5	46	78	..	54	..	13
Watford	2555	10459	5325	1069	6492	9906	..	3328	89	14
Wealdstone ..	287	315	74	22	24	132	..	188	2	15
West London	4233	12301	5880	361	6277	11211	..	3483	147	16
Willesden and District ..	1591	3173	3208	276	3258	2628	550	1398	272	17
„ Junction	450	3000	280	176	628	82	..	2910	..	18
	14026	42182	29913	4909	29265	34210	2435	17808	5397	
Supply Associations:—										
Canteen & Mess (London).	314	10920	49092	..	15000	34864	..	1389	41257	19
Civil Service Supply Assoc.	74057	355348	32918	111825	330696	182894	23147	100172	11068	20
	8897	408450	111923	116737	375261	251968	25582	119669	57722	
Productive Societies:—										
London Bass Dressers	67	348	477	1345	725	..	..	1285	730	21
„ Bookbinders	79	398	..	20	103	78	..	275	116	22
„ Clothiers	88	653	31	219	180	..	..	601	438	23
b „ Co-op. Photo-graphers	26	147	33	..	150	..	..	6	..	24
b „ General Builders..	676	1880	7869	..	2279	3530	..	2501	..	25
„ Pioneer Boot Manufacturing..	85	590	110	..	1229	112	..	96	64	26
„ Typewriters	30	201	61	..	42	120	..	29	124	27
Total	89448	412667	120504	118321	379069	255808	25582	124162	59194	

SECTION.

BEDFORD, BERKS, BUCKS, CAMBRIDGE, DORSET, ESSEX, HANTS, HERTS,
NORFOLK, SUFFOLK, SUSSEX, and WILTS, for 1908,
Conference Districts.

from the Registrar's Return for 1907. c These societies have not made a return either to
the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	In- terest on Share Capital	Ave- rage Divid- end per £.	Bonus on Wages.	Subscriptions.			
Diatributive.	Pro- ductive.	Diatributive.	Pro- ductive.	Educa- tional Pur- poses.					Charit- able Pur- poses.	Co-operative Union.		
1	5	..	£ 370	£ ..	£ 12003	£ 15	£ 18	s. d. ..	£ ..	£ 1	£ ..	£ s. d. 6 8 0
2	3	..	208	..	1858	47	3	0 4 3	..	2	..	1 8 4
3	..	..	..	..	1702	49	..	..	..	..	..	..
4	4	..	193	..	6975	750	40	1 11 3	48	..	..	1 j
5	..	..	..	..	2045	..	..	..	..	..	..	..
6	..	..	..	..	22722	752	..	..	..	..	..	..
7	11	2	649	162	11056	915	179	1 6	..	27	2	5 0 0
8	4	1	181	106	2243	..	..	..	..	..	..	..
9	8	..	655	..	7566	228	68	1 0	10	3	2	2 8 8
10	2	..	113	..	1290	..	..	..	..	..	..	0 8 4
11	..	..	..	..	7881	259	..	..	..	..	..	2 3 4
12	9	..	1532	..	35142	1899	134	1 4 4	..	..	1	..
13	4	..	235	..	820	15	6	1 0	..	..	..	..
14	46	11	2779	841	48047	5178	445	1 10	..	63	42	10 0 0
15	4	1	227	75	3143	110	9	0 6 1	..	5	..	1 5 0
16	62	12	4353	1000	48897	1957	579	0 8	120	44	12	8 6 8
17	32	6	1988	517	23854	1350	123	1 0	52	43	17	8 6 8
18	8	..	543	..	9927	843	147	1 9	24	13	5	3 14 11
	202	33	14026	2701	247171	14367	1751	..	254	201	81	50 10 11
19	143	..	15331	..	372176	4150	543	..	..	..	..	5 5 0
20	1385	157	121194	11701	1663418	45389	42524	..	..	..	83	52 1 10
	1790	190	150551	14402	2282765	64906	44818	..	254	201	164	107 17 9
21	..	18	..	1339	4037	313	37	..	198	10	12	0 14 0
22	..	7	..	433	756	22	19	..	..	..	..	0 13 2
23	..	5	..	383	3402	186	31	1 0	18	..	4	0 14 0
24	..	..	..	..	129	..	..	..	..	..	..	..
25	..	..	..	..	11588	921	..	..	..	..	..	..
26	..	10	..	788	3733	435	30	..	..	270	..	0 14 10
27	..	4	..	191	352	22	..	..	..	..	..	0 5 0
	1790	234	150551	17536	2306762	66805	44935	..	470	481	180	110 18 9

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
No. 2—SOUTH METROPOLITAN DISTRICT—		£	£	£	£	£	£	£	£
Addington	16	94	..	..	109	11	..	142	10
Brixton Result	245	365	7	4	181	45	..	251	..
Bromley and Crays	4100	37111	2515	1723	12262	15523	9856	7513	2345
Croydon	1768	5129	3419	361	2615	6106	232	1235	..
Edenbridge	122	101	1	..	56	43	..	42	40
Norwood Co-operators	281	803	573	..	288	687	..	255	146
Penge and Beckenham	1380	8523	3394	98	2898	7972	..	1595	355
Sevenoaks	855	4079	3659	..	2676	4968	307	1099	478
South London General	307	382	..	17	396	119	..	66	37
Woolwich (Royal Arsenal)	26909	273220	42162	30083	61091	105599	18178	26691	1549
	35983	329807	55790	32286	82567	140973	191973	38889	4960
Supply Association :—									
aAgricultural and Horticultural (London)	3240	9001	36352	8667	27813	33440	..	1640	19004
	39223	338808	92082	40953	110380	174413	191973	40529	24564
Special Society :—									
aNorwood Gardeners	79	40	..	..	..	..	..	94	10
	39302	338848	92082	40953	110380	174413	191973	40623	24574
Productive Societies :—									
Greenwich Bread and Flour	85	932	..	66	77	692	213	124	59
London General Engineers	91	549	397	..	83	303	..	2	76
Total	39478	340329	92479	41019	110540	175408	192186	40749	24709
No. 3—EAST METROPOLITAN DISTRICT—									
Brentwood	642	3906	572	155	1009	2598	..	1508	126
Edmonton	8031	27921	9680	1508	14516	23796	1695	4505	513
Enfield Highway	4195	33960	4964	1441	16265	16832	4788	4300	1781
Epping	408	2723	1162	374	810	2877	..	833	116
Gothic (Edmonton)	105	121	..	100	237	42	..	44	92
Grays	4943	42584	2608	3769	14161	27857	..	12186	1107
Hoddesdon	129	842	..	122	337	20	..	625	62
Southend	376	1094	15	..	598	130	..	359	183
Stratford	19601	238464	3763	5000	46011	106802	58871	47500	..
Total	38430	351615	22764	12469	93944	182954	65354	71860	3980
No. 4—SURREY DISTRICT—									
Addlestone	775	4607	348	286	2181	2907	..	1175	139
Aldershot	612	1231	115	100	756	116	..	1015	42
*Alton and District	170	184	..	1	113	28	..	142	3
Cobham	136	350	805	43	334	766	..	182	44
Epsom	620	4690	5773	561	1069	2651	6590	613	253
Farnham and District	214	311	..	10	289	54	..	125	..
Godalming	1085	7935	4930	170	4108	5459	2574	1598	224
Gomshall	326	2278	82	101	1016	1047	149	599	152
Guildford	1456	13181	3400	304	4853	6068	6613	1770	242
Hampton & New Hampton	854	3154	1047	300	1573	1862	..	1032	285
Haslemere	382	2367	1673	82	663	3236	..	515	87
Leatherhead	401	2707	440	258	726	1750	..	1064	185
Staines and Egham	1284	5183	1578	255	2526	8634	..	1248	9

* Six months' only.

		No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
		Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonns on Wages.	Subscriptions.			
				£	£	£	£	£	s. d.	£	£	£	£	s. d.
1.	1	..	54	..	1402	100	4	1 3	.. 41	..	..	0	2 10
2	3	..	144	..	1773	..	..	..	..	..	..	2	1 6
3	106	14	5999	1363	83280	8138	1653	1 6	..	162	94	20	0 0	
4	31	3	1777	230	22000	1290	207	0 11	68	28	41	8	6 8	
5	2	..	111	..	1143	..	1	0 3	..	..	..	0	10 0
6	6	..	424	..	4225	..	9	..	..	..	..	2	7 2
7	24	6	1601	422	19626	1124	404	0 10	71	19	30	9	0 0	
8	17	5	1235	240	14025	420	194	0 3	..	9	2	..	..
9	4	..	382	..	4070	331	17	1 5	27	5	2	..	..
10	657	179	39010	15327	496805	39948	11268	1 1	2404	688	273	70	0 0	
	851	207	50737	17582	648949	51351	13757	..	2611	911	442	112	8 2	
11	54	160	2455	4771	53352	2208	..	..	..	..	..	8	6 8
	905	367	53192	22353	702301	53559	13757	..	2611	911	442	120	14 10	
12	..	..	8	..	47	..	2	..	..	..	..	..	..
	905	367	53200	22353	702348	53559	13759	..	2611	911	442	120	14 10	
13	..	3	..	210	1432	88	45	1 0	..	..	..	..	..
14	..	4	..	305	441	..	..	..	..	..	..	..	..
	905	374	53200	22868	704221	53647	13804	..	2611	911	442	120	14 10	
1	8	5	486	285	11908	1140	187	1 6	51	25	3	5	4 4	
2	162	26	8830	1852	106895	6738	1156	1 1	..	136	24	16	0 0	
3	121	13	8912	1630	105375	8864	1833	1 3	..	176	36	16	0 0	
4	10	4	515	246	9294	859	119	1 4	12	14	5	3	6 2	
5	..	..	..	..	1520	73	5	1 44	..	..	1	..	..
6	136	24	7302	1430	122709	14939	1564	2 0	156	171	180	22	0 0	
7	3	..	192	..	2917	200	39	1 6	..	..	..	1	2 0
8	5	4	381	251	6802	..	..	..	..	..	..	1	1 0
9	642	180	35958	14285	445385	48430	10333	1 73	..	432	170	40	0 0	
	1087	256	62576	19979	812805	81243	15236	..	219	954	419	104	13 6	
1	14	3	1014	222	16354	1435	209	1 4	64	27	16	6	0 0	
2	7	2	365	110	6614	458	49	1 2	..	10	8	4	11 10	
3	3	..	56	..	982	36	3	0 33	..	..	..	0	10 0
4	3	..	178	..	2711	130	4	0 9	..	2	1	0	18 0	
5	10	2	753	120	7697	295	218	0 2	9	3	5	5	8 0	
6	4	..	144	..	2472	142	9	0 103	2	..	..	1	10 0
7	24	3	1627	273	21610	1626	387	1 2	..	40	10	8	6 8	
8	10	3	657	122	7878	309	148	0 6	7	5	2	2	16 8	
9	48	6	2553	492	37506	4000	639	1 8	237	62	41	10	0 0	
10	12	3	611	208	9353	567	149	1 0	38	8	9	3	0 0	
11	6	2	467	150	7625	666	104	1 4	8	13	9	3	0 0	
12	7	3	449	164	7795	669	137	1 0	18	24	16	3	3 2	
13	34	6	2029	491	23612	1629	299	0 94	89	24	17	10	18 4	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
SURREY DISTRICT—Con.		£	£	£	£	£	£	£	£	
Surbiton and Long Ditton.	235	731	1088		432	1281	..	250	201	14
aSutton	665	3006	759	263	890	1976	591	808	135	15
Woking, Horsell, and Dist.	651	3880	1075	81	1166	3402	300	705	89	16
Yiewsley and West Drayton	385	1068	1689	97	360	1695-	722	442	32	17
	9751	56803	24602	2862	22995	37932	17539	13283	2122	
Productive Society:—										
bHaslemere Builders	58	2907	15678	831	6359	5193	..	7264	..	18
	9809	59110	40280	3693	29354	43125	17539	20547	2122	
Special Society:—										
Farnham, Alton and Dis- tricts Farmers' Hop- growers' Association....	117	441	..	260	284	..	310	133	1215	19
Total	9926	59551	40280	3953	29638	43125	17849	20680	3337	
No. 5—BUCKS DISTRICT—										
Aylesbury	866	6618	857	348	2396	4479	533	974	250	1
Berkhamstead	589	6112	6936	190	1999	9289	1379	875	385	2
Bletchley & Fenny Stratford	588	3620	1376	125	2532	2005	..	790	186	3
Chesham	758	4930	1893	193	1671	5376	..	763	49	4
aGrandborough	35	25	..	150	82	..	..	90	46	5
Hemel Hempstead	108	203	25	..	123	72	..	121	31	6
Leighton Buzzard	770	6445	146	438	2187	2346	2348	665	150	7
Newport Pagnell.....	270	593	198	63	403	407	..	285	52	8
Stony Stratford	583	7487	596	207	2022	3911	500	2116	161	9
Swanbourne	75	148	95	82	308	..	..	83	..	10
Tring	917	14373	1091	186	2300	3162	8349	2398	414	11
Wolverton	1503	12820	4130	490	5097	8500	757	4115	612	12
	7062	62774	17343	2472	21010	39547	13866	13215	2286	
Productive Society:—										
Chesham Boot and Shoe ..	48	368	191	..	630	75	..	148	429	13
Total	7110	63142	17534	2472	21640	39622	13866	13963	2715	
No. 6—SHEERNESS DIST.—										
Ashford	1543	11249	1511	528	4249	6275	1074	2275	..	1
Canterbury	532	1061	12	62	323	101	..	611	248	2
Chatham	2156	12523	3000	721	6868	8716	..	2002	396	3
Cliffe-at-Hoo	335	2423	1078	76	1680	1894	..	499	406	4
Dartford	1317	5377	5133	741	2091	6305	97	2441	451	5
Faversham	1484	15949	1874	952	5591	5375	6943	1530	611	6
Folkestone	2867	36511	8497	220	15729	18391	7918	3328	1466	7
Gravesend (Borough of) ..	1878	11988	2714	547	6275	5267	..	4852	245	8
Greenstreet	407	4884	175	351	1955	1117	543	2704	83	9
*Hastings and St. Leonards	..	..	..	..	..	..	..	..	..	10
Maidstone	390	697	840	43	762	994	292	236	76	11
New Brompton	4767	41990	10633	2432	18476	21484	400	20091	1471	12
Rainham	507	4761	503	275	2110	2303	358	1172	100	13
Ramsgate	464	2004	175	75	650	1080	..	578	232	14
River and District	3703	45485	2277	1516	15537	18672	..	16212	1408	15
Rochester	3058	17703	1260	488	6739	10296	1111	5377	381	16
Sheerness	2409	30260	1978	1559	13501	13208	178	8550	1793	17
„ Economical	2022	17583	4175	1155	3735	13891	5233	2481	422	18

* Not commenced business at end of 1908.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
14	3	2	£ 261	£ 104	£ 3385	£ 20	£ 17	s. d. 0 3	£	£	£	£	s. d.
15	11	2	632	195	10049	1024	122	1 4	47	26	9	5	16 0
16	15	3	856	164	10636	860	198	1 3	43	33	10	5	0 10
17	7	2	407	135	6370	670	54	1 4	25	16	5	2	14 2
	218	42	13059	2950	182649	14536	2686	..	585	295	158	75	15 2
18	..	..	..	..	18082	..	..	..	..	..	..	..	..
	218	42	13059	2950	200731	14536	2686	..	585	295	158	75	15 2
19	..	..	90	..	10372	53	19	..	..	..	..	..	..
	218	42	13149	2950	211103	14589	2705	..	585	295	158	75	15 2
1	14	4	803	238	14980	1415	308	1 3½	..	28	6	7	1 8
2	20	4	1045	189	16748	1578	314	1 4	17	42	8	4	11 8
3	11	4	858	208	11699	683	172	0 10½	..	12	3	4	16 8
4	13	4	699	248	14470	1634	192	2 0	18	28	13	6	5 0
5	1	..	32	..	590	47	1	1 4	..	..	..	..	..
6	2	1	116	83	1931	45	9	0 3	..	..	..	1	2 4
7	10	3	595	135	12026	940	284	1 5	..	19	..	..	..
8	3	2	248	123	5263	375	27	1 6	1	8	..	2	1 10
9	18	2	1085	116	16790	1582	359	1 8	..	20	9	4	13 4
10	1	..	80	..	1507	121	7	1 8	..	..	..	..	..
11	23	3	1139	180	18050	1862	552	1 2	..	14	17	7	13 10
12	38	5	1986	377	34766	3756	558	1 9	..	75	14	11	2 0
	154	32	8686	1897	148820	14038	2783	..	36	246	70	49	8 4
13	..	23	..	1169	4054	392	..	..	..	..	..	0	7 10
	154	55	8686	3066	152874	14430	2783	..	36	246	70	49	16 2
1	33	2	1958	213	26070	2670	528	1 6	..	49	44	8	8 0
2	3	2	149	104	3001	142	38	0 6	..	..	..	..	..
3	52	8	2510	557	40172	4288	568	1 8	..	85	36	12	0 0
4	9	2	506	173	8127	472	107	0 8	9	6	7	2	18 4
5	28	5	1654	415	28460	3102	234	1 6	..	52	47	8	6 8
6	47	6	2507	390	37173	4261	628	1 6	..	48	73	8	6 8
7	73	11	4226	803	67453	6136	1629	1 6	..	..	26	9	0 0
8	51	5	2998	382	36451	2364	563	1 0	..	49	20	8	6 8
9	9	3	624	184	10365	1602	180	2 6	25	21	13	3	10 2
10	..	..	..	..	..	..	..	..	..	..	..	..	..
11	5	3	250	124	6005	205	27	0 7	6	4	..	2	17 6
12	135	54	7450	3147	103147	10590	1929	1 8	..	216	113	12	10 0
13	12	3	773	272	14314	1494	178	1 9½	..	33	7	4	5 3
14	6	2	326	113	5775	373	92	1 0	..	10	..	4	4 0
15	102	25	5871	1280	88971	10544	2121	1 10½	..	100	41	24	19 10
16	81	6	4108	385	54170	4348	885	1 4	..	91	39	8	6 0
17	86	14	3689	780	60792	7314	1198	1 11	259	97	105	17	0 0
18	35	22	2110	1642	33776	4865	694	2 3½	59	70	70	16	4 10

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Biddings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
SHEERNESS DISTRICT—con.										
Sittingbourne	2950	£ 37722	£ 6146	£ 3706	£ 12470	£ 15206	£ 5423	£ 19865	£ 880	19
South Darenth	143	696	696	176	409	722	..	317	..	20
Tonbridge	300	1200	72	25	514	182	244	409	216	21
Tunbridge Wells	605	2019	1387	182	924	2509	..	589	99	22
Walmer and Mongeham ..	510	4032	865	183	1538	3151	..	1343	298	23
	34347	308057	54941	16013	123020	157079	29814	97462	11282	
Productive Societies:—										
Alfred Joint Stock (Ashford)	428	2413	1218	110	595	3469	..	462	246	24
Medway Ship, Barge and Yacht Building (New Brompton)	180	2812	3307	..	339	5262	..	45	240	25
Total	34955	313282	59466	16123	123954	165810	29814	97969	11768	
No. 7—LEWES DISTRICT—										
Andover	963	5174	118	776	2756	2384	..	1781	70	1
Arundel	581	4102	1573	770	2908	1815	886	1908	470	2
Basingstoke	720	5246	426	961	2025	2042	..	2341	313	3
Bognor	194	546	800	22	287	1010	..	227	52	4
Brighton	2392	13912	4664	723	6825	9352	..	4919	980	5
Camberley	303	388	..	..	155	159	..	116	5	6
Cowes	1336	5375	3293	377	3470	4270	..	2287	373	7
Crawley and Ifield	308	1461	987	87	684	1421	..	485	71	8
East Grinstead	244	845	73	87	616	125	..	195	242	9
Eastleigh	740	2965	1945	91	1375	2655	434	618	55	10
Forton Coal (Gosport)	896	171	27	78	..	..	..	276	..	11
Haywards Heath	651	5371	776	370	2021	4190	..	873	167	12
Lewes	1488	14035	6392	200	4574	6311	9855	1273	..	13
Newhaven	1339	11680	886	491	4769	5249	1653	1780	476	14
*Petersfield	100	120	..	..	..	..	..	..	..	15
Portsea Island (Portsmouth) ..	8437	81208	3201	4300	28539	43340	3890	19395	2623	16
Reigate	1670	19968	9644	735	4127	9613	14562	2726	911	17
Romsey	128	197	5	15	362	18	..	96	29	18
Shanklin, Lake, and Bransstone	470	4415	2272	317	1816	2142	2787	626	312	19
Southampton	4903	17114	5452	544	10193	12242	..	2127	1145	20
Winchester	504	2253	502	270	1215	1625	..	696	94	21
Worthing	275	296	20	..	112	62	..	131	54	22
	28102	196832	42456	10614	78229	110025	34067	44156	8442	
Productive Society:—										
*Portsmouth Printers .....	..	..	..	..	..	..	..	..	..	23
Total	28102	196832	42456	10614	78229	110025	34067	44156	8442	
No. 8—WILTON DISTRICT—										
Bradford-on-Avon	642	6105	1522	244	2162	2104	136	3259	763	1
Calne	217	553	662	20	355	848	..	216	42	2
Childe Okeford	180	382	25	445	488	..	..	485	57	3
Chippenham	1150	4860	639	..	2263	2122	..	1808	515	4
Devizes	639	3083	472	113	760	2655	..	580	164	5
Mere and District	309	1252	256	164	474	662	..	706	273	6
Parkstone & Bournemouth ..	2156	6609	4356	380	6054	4723	700	1816	..	7
Portland	137	710	..	..	145	87	..	160	..	8
Salisbury	1350	8025	909	273	3856	5021	..	1792	308	9
Trowbridge	2950	24492	3093	1948	6595	13928	6027	6417	1448	10
Warminster	633	3753	703	375	1273	2649	..	1053	303	11
Weymouth	1012	3234	2527	102	2189	4015	..	680	361	12
Wilton	240	2171	..	222	589	952	372	399	115	13
Total	11615	65229	15164	4286	27212	38766	7232	19380	4349	

* Not commenced business at end of 1908.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
19	91	37	£ 5230	£ 1995	£ 100225	£ 13317	£ 1362	s. d. 2 6	£ ..	£ 180	£ 103	£ 23	s. d. 2 8
20	..	..	..	..	3762	225	..	..	..	..	..	..	..
21	4	3	272	160	5000	160	60	0 9	7	..	..	2	10 0
22	11	2	620	140	12476	930	63	1 4	26	49	12	4	6 2
23	12	3	546	215	10164	1088	181	2 0	52	23	2	3	10 0
	885	218	48017	13474	755849	80490	13270	..	423	1133	758	184	13 5
24	..	22	..	1608	15266	2554	133	3 4	..	..	22	..	..
25	..	17	..	935	2319	..	..	..	..	..	..	1	10 0
	885	257	48317	16017	773434	83044	13403	..	423	1133	780	186	3 5
1	13	4	685	374	16463	1799	726	1 8	86	38	4	7	14 0
2	14	2	787	128	11249	790	206	1 13	42	22	10	4	14 8
3	20	6	1509	..	26260	1706	245	1 6 1/2	..	53	12	5	13 8
4	4	..	223	..	2584	20	9	0 4	..	..	..	..	..
5	57	7	2753	594	41694	3336	597	1 3 1/2	204	74	35	17	16 4
6	4	..	90	..	826	..	..	..	..	..	..	..	..
7	31	11	1566	604	20416	3392	257	1 11	36	75	7	10	16 8
8	6	2	379	84	5382	320	63	0 11 1/2	..	6	11	2	8 2
9	6	..	348	..	4264	263	39	1 0	10	5	1	2	0 0
10	14	6	637	294	12850	1431	115	1 6	16	30	4	5	2 4
11	..	..	..	..	2377	11	..	..	..	..	..	..	..
12	12	4	616	297	11215	1302	249	1 9	63	20	12	5	3 6
13	23	3	1203	180	23613	2085	568	1 6	91	48	49	12	0 9
14	37	7	2214	456	34384	1855	566	0 10 1/2	..	31	20	8	6 8
15	..	..	..	..	..	..	..	..	..	..	..	..	..
16	197	71	9569	4841	164176	15325	3662	1 3 1/2	538	299	149	21	0 0
17	58	..	3555	..	40673	2441	894	0 10	..	17	2	8	6 8
18	4	1	153	39	2184	105	7	0 9	..	2	..	..	..
19	14	2	854	190	9992	283	158	0 6	..	6	7	3	10 4
20	99	11	4657	777	65860	5686	723	1 0 1/2	..	122	6	14	18 8
21	10	3	472	226	9201	906	100	1 4 1/2	10	17	10	3	18 7
22	3	..	165	..	1657	4	6	..	..	3	..	2	7 10
	626	140	32435	9024	510680	43060	9190	..	1156	868	339	136	7 10
23	..	..	..	..	..	..	..	..	..	..	..	..	..
	626	140	32435	9024	510680	43060	9190	..	1156	868	339	136	7 10
1	12	..	795	..	14043	1322	290	1 3 1/2	..	11	17	5	6 8
2	3	2	185	98	3379	151	25	1 0	..	4	..	..	..
3	3	..	147	..	3685	350	17	1 6	..	..	..	..	..
4	25	5	990	400	25000	2310	110	1 8	..	12	12	8	6 8
5	8	4	360	320	8800	810	90	1 4	5	6	2	4	3 10
6	10	..	393	..	7235	613	53	1 6	..	7	7	2	7 2
7	55	7	2858	640	35861	1870	240	1 0	40	108	81	12	0 0
8	2	..	107	..	1665	..	..	..	..	..	..	..	..
9	25	6	1420	402	22625	1703	381	1 0	26	22	8	10	0 8
10	76	10	3302	848	64069	6116	875	1 11	..	61	41	8	6 8
11	13	3	703	104	13987	1210	133	1 6	..	3	14	5	0 0
12	22	5	1234	338	17135	1570	140	1 8 1/2	..	26	5	7	1 4
13	5	2	110	90	4858	445	103	1 8	30	2	2	1	10 4
	257	44	12604	3240	222342	18470	2457	..	101	255	189	64	12 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
No. 9—OXFORD DISTRICT—										
Aldermaston	109	£ 679	£ ..	£ 24	£ 525	£ 165	£ ..	£ 166	£ 63	1
Banbury	3482	57970	4968	1668	16175	36495	7359	7569	3845	2
Chipping Norton	1692	25180	1992	736	6909	10866	2551	9247	1462	3
High Wycombe	473	1419	1643	99	628	2431	..	251	129	4
Kingshill—New Swindon ..	919	1963	2004	..	484	4605	580	812	147	5
bLong Wittenham	57	599	725	95	289	819	..	311	..	6
Maidenhead	715	3485	8111	43	853	5286	..	715	86	7
bMiddleton Stoney	96	920	..	173	470	20	..	603	..	8
New Swindon Industrial ..	2400	8650	3756	1082	7102	5812	..	1851	690	9
" Provident	2352	4577	1500	853	784	5164	212	471	299	10
Oxford	7156	76877	7689	1800	23399	28250	23450	20401	2129	11
Reading	9203	142233	5711	2523	20245	39818	62373	34368	4694	12
Slough	1360	8820	507	281	2803	5309	956	1338	178	13
bSteeple Aston	251	3141	302	483	968	756	..	2202	..	14
Sunningdale	126	355	102	..	229	96	..	168	62	15
Windsor	1062	6014	1415	397	2585	3650	..	2090	502	16
Productive Society :—	31453	342882	35425	10197	84448	149542	97475	82563	14226	
Oxford Builders	60	532	406	154	105	66	408	361	313	17
Total	31513	343414	35831	10351	84553	149608	97883	82924	14530	
No. 10—CAMBRIDGE DIST.—										
Bishop's Stortford	705	2076	1825	211	1602	2340	..	698	45	1
bBurwell	309	1210	92	469	635	405	..	731	..	2
Cambridge	5133	34505	8121	2396	16847	22665	1389	7130	621	3
Chatteris	206	596	36	106	223	11	..	527	94	4
Ely (City of)	513	2338	744	396	1367	1596	..	821	..	5
Newmarket	792	5200	2031	284	1752	4819	95	1045	188	6
Saffron Walden	398	1270	629	75	590	936	..	465	46	7
Sawston	950	7183	240	578	2881	2550	616	2246	228	8
Soham	189	515	..	60	382	..	..	304	119	9
Whittlesford	91	582	272	13	381	400	..	96	..	10
Willingham	84	171	..	10	206	..	..	89	43	11
Total	9370	55586	13990	4538	26866	35722	2100	14152	1384	
No. 11—BEDFORD DISTRICT—										
Arlesey	474	5674	350	550	731	1595	1818	3193	86	1
Bedford Progressive	535	947	160	146	679	259	..	665	..	2
Biggleswade	400	1075	12	110	918	393	..	354	182	3
Garden City Co-operators ..	150	160	4	383	225	105	..	77	81	4
Hitchin United	323	945	741	132	705	885	..	388	104	5
Luton	2061	14069	1656	812	3762	8031	1033	4931	78	6
bOlney	85	120	39	16	82	..	..	93	..	7
Potton	176	400	6	82	234	13	..	273	..	8
Ravenstone	65	257	..	54	128	5	..	219	..	9
aSt. Albans	320	644	9	5	310	222	..	317	42	10
St. Neots	287	781	544	39	692	579	..	250	98	11
bSharnbrook	67	426	558	..	116	665	..	101	..	12
Silsoe	289	1065	27	174	944	91	..	579	52	13
Toddington	100	294	..	3	237	25	..	64	12	14
Woburn Sands	188	345	897	..	293	908	..	196	54	15
Productive Society :—	5520	27202	5003	2506	10056	13776	2851	11700	789	
Garden City Press	100	3412	4013	..	1011	6654	..	11	1960	16
Total	5620	30614	9016	2506	11067	20430	2851	11711	2749	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	s. d.	£	£	£	£ - s. d.	
1	3	..	219	..	4308	509	33	1 11	2	..	..
2	107	54	5058	2804	107857	7882	2264	1 6 ¹ / ₂	..	146	71	
3	49	14	2519	779	51872	7157	1169	2 4 ¹ / ₂	..	45	23	
4	8	2	774	134	6322	179	75	0 4 ¹ / ₂	..	3	1	
5	6	7	430	361	8080	1479	85	3 6	14	..	1	
6	..	..	..	..	1893	87	..	..	..	..	..
7	13	3	704	209	9925	543	161	0 8 ¹ / ₂	9	22	1	
8	..	..	..	..	2412	201	..	..	..	..	..
9	41	9	2094	476	42752	4915	526	1 8	120	107	12	
10	14	10	709	612	19580	3663	227	3 6	25	..	5	
11	155	32	8315	2290	156443	18778	9632	2 0	..	368	145	
12	171	42	9734	3293	149658	19037	5652	1 8	937	328	154	
13	29	4	1812	226	21000	1883	400	1 4	18	35	42	
14	..	..	..	..	5991	497	..	..	..	..	..
15	2	..	190	..	1847	..	..	..	..	..	..
16	24	4	1359	247	18984	2095	268	1 6	..	38	31	
	622	181	33857	11431	608919	68905	14492	..	1125	1093	485	
17	..	13	..	916	1360	150	..	0 6	39	5	4	
	623	194	33857	12347	610279	69055	14492	..	1164	1097	490	
1	13	2	660	130	7954	392	102	0 9	..	11	5	
2	..	..	..	..	4755	789	..	..	..	..	..
3	115	15	6148	824	96766	9980	1320	1 8	110	110	104	
4	4	..	196	..	4310	380	23	1 8	..	..	..
5	8	2	416	101	8588	941	108	1 10	..	15	6	
6	21	4	1144	219	16089	1239	281	1 4	..	26	9	
7	6	2	315	119	5311	217	63	0 8	..	4	..	
8	22	3	993	188	17802	1820	240	1 11	..	25	7	
9	4	..	159	..	3947	379	20	2 2	..	..	..
10	..	..	61	..	1064	62	29	0 6 ¹ / ₂	..	..	..
11	3	..	136	..	1877	77	7	1 0	..	..	..
	196	28	10228	1581	168463	16276	2193	..	110	191	131	
1	7	5	272	205	11664	1374	214	2 1	45	..	6	
2	9	3	538	172	9791	854	35	1 6	..	22	2	
3	5	3	269	143	5249	351	50	1 6	..	..	..
4	4	..	219	..	2280	..	..	..	..	..	..
5	4	2	259	85	4000	203	40	0 10	..	4	1	
6	39	6	1989	456	34683	3612	608	1 7	40	69	21	
7	..	..	..	..	824	34	..	..	..	..	..
8	3	..	152	..	2193	160	18	1 2 ¹ / ₂	..	4	..	
9	1	..	66	..	1285	143	9	2 4	..	..	1
10	3	2	308	..	3960	185	25	0 8 ¹ / ₂	6	..	..
11	5	2	248	68	4984	299	38	1 0	7	..	..
12	..	..	..	..	933	36	..	..	..	..	..
13	4	2	222	67	4150	288	52	1 6	5	4	2	
14	2	..	117	..	2238	100	11	0 10	1	2	..	
15	3	..	105	..	2242	50	17	0 5 ¹ / ₂	..	..	..
	89	25	4764	1196	90476	7689	1117	..	104	105	33	
16	..	45	..	1360	6742	148	139	..	..	2	..
	89	70	4764	2556	97218	7837	1256	..	104	107	33	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
No. 12—NORWICH DISTRICT—										
Attleborough	72	£ 159	£ ..	£ 1	£ 196	£ 6	£ ..	£ 84	£ 13	1
Beccles	1288	8979	6754	390	6270	5944	2770	2852	802	2
Brandon	256	976	..	150	971	..	..	185	..	3
Bury St. Edmunds	992	3418	64	70	1288	1955	..	913	516	4
Cromer	363	1904	13	14	650	498	..	450	261	5
Diss	343	1133	..	106	715	170	..	807	110	6
Downham Market	128	128	73	..	197	107	..	61	38	7
Fakenham	260	948	..	74	709	192	..	383	..	8
Great Yarmouth	1400	4181	4244	438	4030	5698	231	420	578	9
Lakenheath	154	466	256	107	396	401	..	259	..	10
Lowestoft	2044	13401	1679	494	5014	10080	..	1594	554	11
Melton Constable	208	1155	422	52	865	902	..	204	198	12
Norwich	8536	82656	7240	3734	27861	39680	7784	31690	..	13
Sheringham	464	2278	630	186	1838	1000	..	539	..	14
Swaffham	335	1595	146	154	1072	575	..	829	69	15
Thetford	1345	7000	25	333	5301	1580	..	2650	..	16
Wymondham	232	737	209	5	683	937	..	127	98	17
Total	18410	130514	21845	6308	57996	63125	10785	43547	3237	
No. 13—COLCHESTER DIST.—										
Aldeburgh	114	181	..	..	312	12	..	40	72	1
Braintree and West Essex.	1328	9027	2880	704	3104	7255	1072	1871	339	2
Chelmsford	2624	24418	103	1227	9599	10230	2311	4769	355	3
Clacton-on-Sea	230	462	59	57	235	2	..	472	18	4
Coggeshall	289	1119	685	34	590	1079	..	432	192	5
Colchester and East Essex.	7282	67728	3742	5550	18457	29458	24165	9095	..	6
Earls Colne	267	2728	745	282	301	508	612	2675	..	7
Halstead	1547	15770	2653	1163	3628	6958	5268	4820	725	8
Harwich, Dovercourt, and Parkestone	1450	17149	7086	..	10319	12123	500	1462	1020	9
Haverhill	1455	7969	7415	1210	6441	7056	1760	2872	882	10
Ipswich	7869	74947	7233	6764	21460	52225	5053	17715	388	11
Lavenham	161	365	292	40	413	248	..	138	..	12
Leiston	739	13389	365	403	3161	2530	5248	4479	19	13
Maldon and Heybridge	1072	5603	1417	430	3194	1488	700	2511	286	14
Stowmarket	758	1165	3160	585	1058	4023	..	804	..	15
Terling	146	894	1171	252	185	17	..	2214	37	16
Tiptree	307	6101	411	142	2454	3155	388	578	524	17
Walton	460	3006	562	135	1943	1699	..	534	210	18
Wickham Market	405	2751	121	195	1028	1672	..	639	64	19
Witham	484	5174	577	506	1119	541	2888	2067	106	20
Woodbridge	372	1147	31	197	876	533	..	247	..	21
Total	29959	261093	40708	19876	89877	142812	49065	60434	5237	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	In-terest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
									Educa-tional Pur-poses.	Char-itable Pur-poses.	Co-operative Union.	
Distrib-utive.	Pro-ductive.	Distrib-utive.	Pro-ductive.	£	£	£	s. d.	£	£	£	s. d.	
1	1	..	27	..	585	9	6	0 6	..	..	..	..
2	35	4	1841	184	31529	3361	420	2 0	..	72	27	8 14 2
3	5	2	176	106	5576	788	44	3 0	..	..	3	2 4 6
4	15	3	539	121	12641	1338	86	2 0	..	..	..	..
5	8	2	447	91	5615	54	14	0 5	..	1	2	3 0 6
6	6	4	270	60	6213	659	49	1 11½	..	5	9	2 5 10
7	2	..	119	..	1278	..	..	..	..	..	..	1 1 4
8	7	..	320	..	4842	244	42	1 2	..	6	1	2 0 10
9	29	5	1449	306	25114	1862	168	1 3½	..	34	13	10 2 8
10	3	..	133	..	..	..	22	2 2	..	..	..	1 5 0
11	70	13	2892	532	44037	4787	600	1 9½	118	108	18	10 10 0
12	5	..	242	..	4067	253	57	1 1	..	2	2	1 14 0
13	275	54	12553	2395	223729	23235	3834	1 8	1224	485	156	20 0 0
14	7	3	499	172	7179	764	100	1 9	19	18	3	3 15 4
15	6	..	231	..	5392	571	71	1 9½	..	12	11	5 2 13 4
16	30	4	1540	210	34272	7629	310	4 5	..	18	85	8 6 8
17	6	..	264	..	4124	217	31	1 0	..	10	4	1 18 0
510		94	23542	4177	416193	45771	5854	..	1883	764	325	79 12 2
1	4	..	214	..	2768	8	7	..	..	..	..	..
2	33	4	1725	282	26342	3243	337	1 9	..	59	11	8 7 0
3	66	11	3601	784	52749	5015	1166	1 5½	..	..	37	14 8 0
4	3	..	235	..	3755	262	14	1 0	..	8	..	1 15 0
5	5	2	273	96	5076	419	48	1 8	..	..	1	..
6	218	66	10180	3450	150270	16077	2614	1 8	..	263	131	32 0 0
7	3	..	206	..	4670	583	113	2 3	..	..	6	2 4 6
8	35	6	1387	352	29412	2221	550	1 6	..	52	15	12 9 8
9	82	20	3487	1190	51715	4376	790	1 4½	..	87	77	11 17 6
10	49	14	2244	670	44726	8809	379	2 0	..	60	44	11 15 0
11	213	41	11799	2102	181710	18799	2880	1 8½	..	397	121	40 0 0
12	2	..	108	..	2024	196	17	1 8	..	..	..	..
13	14	..	611	..	15091	2015	552	2 7	..	..	..	..
14	27	5	1301	324	22102	2070	190	1 10½	62	47	24	8 12 2
15	12	2	629	135	9111	320	27	0 4½	7	6	10	6 6 4
16	2	..	116	..	2850	200	34	1 8	6	..	..	..
17	16	4	966	210	18945	1595	295	1 6	..	..	3	7 7 10
18	7	3	500	208	9253	565	130	1 0½	..	8	3	3 14 10
19	7	..	314	..	7939	639	134	1 7½	..	11	2	3 6 2
20	5	3	248	130	8129	1033	240	2 0	13	30	10	3 13 2
21	8	..	511	..	6673	853	50	2 6	..	..	..	..
811		181	40655	9933	655310	69298	10567	..	88	1028	509	174 0 4

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
			£	£	£	£	£	£	£	£	
No 1—NORTH METROPOLITAN	27	89448	412667	120504	118321	379969	255808	25582	124162	59194	1
„ 2—SOUTH METROPOLITAN	14	39478	340329	92479	41019	110540	175408	192186	40749	24709	2
„ 3—EAST METROPOLITAN	9	38490	351615	22764	12460	93944	182954	65354	71860	3980	3
„ 4—SURREY	19	9926	59551	40280	3953	29638	43125	17849	20680	3337	4
„ 5—BUCKS	13	7110	63142	17534	2472	21640	30622	13866	13363	2715	5
„ 6—SHEERNESS	25	34955	313282	59466	16123	123954	165810	29814	97969	11768	6
„ 7—LEWES	23	28102	196832	42456	10614	78229	110025	34067	44156	8442	7
„ 8—WILTON	13	11615	65229	15164	4286	27212	38766	7232	19380	4349	8
„ 9—OXFORD	17	31513	343414	35831	10351	84553	149608	97883	82924	14539	9
„ 10—CAMBRIDGE	11	9370	55586	13990	4538	26866	35722	2100	14152	1384	10
„ 11—BEDFORD	16	5620	30614	9016	2506	11067	20430	2851	11711	2749	11
„ 12—NORWICH	17	18410	130514	21845	6308	57996	63125	10785	43547	3237	12
„ 13—COLCHESTER	21	29959	261093	40708	19876	89877	142312	49965	60434	5237	13
TOTALS, 1908.....	225	353996	2623863	532037	252836	1185485	1423215	549534	645087	145640	
TOTALS, 1907.....	227	340396	2542036	507925	249821	1140372	1385784	542405	572036	137684	
INCREASE .....	..	13540	81832	24112	3015	..	37431	7129	73051	7956	
DECREASE	2	..	..	..	..	4887	..	..	..	..

SOUTHERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.				
									Educa- tional Pur- posea.	Chari- table Pur- posea.	Co-operative Union.		
			£	£	£	£	£	£	£	£	£	s.	d.
1	1730	234	150551	17536	2306762	66805	44935	470	481	180	110	18	9
2	905	374	53200	22868	704221	53647	13804	2611	911	442	120	14	10
3	1087	256	62576	19979	812805	81243	15236	219	954	419	104	13	6
4	218	42	13149	2950	211103	14589	2705	585	295	158	75	15	2
5	154	55	8686	3066	152874	14430	2783	96	246	70	49	16	2
6	885	257	48317	16017	773434	83044	13403	423	1133	780	186	3	5
7	626	140	32435	9024	510680	49060	9190	1156	868	339	136	7	10
8	257	44	12604	3240	222342	18470	2457	101	255	189	64	12	4
9	622	194	38857	12347	610279	69055	14492	1164	1097	490	122	17	11
10	196	28	10228	1581	168463	16276	2193	110	191	131	46	15	10
11	89	70	4764	2556	97218	7837	1256	104	107	33	31	15	10
12	510	94	23542	4177	416193	45771	5854	1383	764	325	79	12	2
13	811	181	40655	9933	655310	69298	10567	88	1028	509	174	0	4
	8090	1969	494564	125274	7641684	583525	138875	8450	8330	4065	1304	4	1
	7818	1917	476570	121113	7385134	592776	134329	9519	8967	4168	1299	5	3
	272	52	17994	4161	256550	..	4546	..	..	..	4	18	10
	..	..	..	..	..	9251	..	1069	37	103	..	..	..

SOUTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in
arranged in their

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Membrs.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop-erty.	All other Invest-ments.		
No. 1—CORNWALL—										
Bodmin	634	£ 2270	£ 542	£ 92	£ 1696	£ 1227	£ ..	£ 450	£ ..	1
Calstock	44	187	47	..	100	40	..	86	40	2
Darite	129	810	325	53	596	167	149	243	95	3
Delabole	390	2691	..	249	1240	1230	..	1140	..	4
East Cornwall	95	518	46	..	251	193	..	105	137	5
Falmouth	315	318	..	53	393	50	..	141	114	6
Liskeard, St. Cleer & Dist.	703	3784	972	80	2661	2349	..	313	37	7
Menheniot	250	642	196	242	642	99	..	465	86	8
Pensilva	183	735	150	..	506	160	..	135	154	9
Penzance	386	521	49	..	804	199	..	255	10	10
St. Austell	619	1177	782	130	780	1190	..	177	25	11
St. Blazey	294	951	600	52	754	995	..	241	..	12
St. Columb Road	220	425	241	47	516	227	..	93	..	13
Saltash	698	3046	130	509	902	2751	..	856	78	14
Tokenbury Corner Coal ..	254	395	100	..	384	38	..	..	110	15
Truro	341	623	40	..	295	183	..	264	5	16
Wadebridge	385	1586	503	219	1271	1002	..	376	..	17
Total	5890	20679	4723	1726	13731	12100	149	5340	891	
No. 2—DEVON—										
Ashburton	320	1146	39	572	750	633	..	480	125	1
Axminster	82	43	3	9	90	34	..	60	34	2
Barnstaple	412	1139	1076	288	1195	1492	..	120	378	3
Bideford	387	1276	792	42	527	741	..	769	175	4
Bovey Tracey	600	2621	498	..	1659	1041	79	532	..	5
Brixham	670	3876	827	383	1875	3160	270	623	..	6
Buckfastleigh	661	14239	1330	835	2923	6383	3705	4373	43	7
Chudleigh	155	186	165	20	282	91	..	69	23	8
Colyton	121	295	101	26	214	245	..	108	126	9
Cornwood	166	609	577	..	550	1156	..	140	280	10
Cullompton	207	2146	512	107	1750	940	..	163	..	11
Dartmouth	320	264	14	23	230	51	..	120	..	12
Exeter	8404	26279	5308	526	9224	17527	3872	3157	..	13
Exmouth	678	2348	..	157	725	1339	..	636	..	14
Holsworthy	100	108	52	8	140	17	..	41	..	15
Honiton	197	445	26	17	319	44	..	191	..	16
Ilfracombe	192	394	435	23	174	595	..	110	11	17
Kingsbridge	44	53	..	8	57	7	..	13	..	18
Kingswear	123	414	39	65	140	401	..	107	4	19
Lee Moor	124	583	7	57	452	219	..	236	44	20
Newton Abbot	1450	10445	1812	810	3332	5666	2555	2220	357	21
North Tawton	78	196	175	27	218	141	..	86	..	22

SECTION.

the Counties of CORNWALL, DEVON, and SOMERSET, for 1908, respective Counties.

from the Registrar's Return for 1907. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	£	s.	d.
1	10	3	422	145	7834	629	101	1 5	..	6	3	£	0
2	3	..	55	..	767	..	..	..	..	..	..	0	7
3	3	..	126	..	1869	125	38	1 4	..	1	1	0	18
4	7	..	319	..	10081	1178	130	2 5	5	10	6	3	4
5	1	..	86	..	1676	77	15	1 2	..	..	3	..	..
6	5	..	141	..	2092	98	20	1 0	3	..	..	..	..
7	17	..	648	..	11058	846	150	1 4	..	..	1	5	5
8	3	..	191	..	3677	364	27	2 0	..	14	5	1	19
9	2	..	119	..	2309	138	32	1 3 ³	..	..	..	1	2
10	6	..	274	..	3531	72	8	0 6	..	2	..	1	16
11	7	..	279	..	7300	669	41	1 8	4	6	..	4	4
12	8	..	264	..	4352	304	30	1 4	..	5	4	2	6
13	4	..	186	..	3453	193	14	1 7 ³	..	2	2	1	9
14	17	3	688	160	12600	1413	112	1 10 ²	21	42	17	5	8
15	1	..	61	..	1023	63	15	1 5	..	..	..	..	..
16	3	..	148	..	2217	85	13	0 6	..	..	..	2	13
17	8	..	265	..	5050	571	65	2 0	..	3	4	2	16
	105	6	4272	305	80839	6820	811	..	33	91	46	38	11
1	9	2	348	112	7225	777	51	2 0	..	16	6	2	7
2	2	..	52	..	1006	7	..	0 6	..	..	..	..	..
3	6	1	294	68	3990	30	56	0 3 ³	..	2	..	..	..
4	6	..	301	..	4192	197	58	1 2	..	..	3	3	5
5	11	2	598	164	10661	832	109	1 0	..	14	4	4	10
6	15	3	777	140	13676	1670	190	2 0	..	30	3	5	17
7	19	5	1032	249	19977	2899	669	2 0	55	55	5	5	8
8	3	1	80	45	2295	157	5	1 1	..	..	..	0	18
9	2	1	107	47	1923	93	12	1 0	..	..	..	1	4
10	3	1	116	57	3240	72	16	1 0	..	..	..	1	13
11	3	2	129	67	2283	236	97	1 6	3	4	4	1	13
12	5	1	129	16	3039	213	10	1 2	..	4	1	1	13
13	60	11	2366	704	37295	2545	950	0 9	41	74	28	9	0
14	5	4	282	145	7337	700	122	1 8	9	25	13	5	5
15	1	..	59	..	936	41	4	1 0	2	1	1	0	16
16	2	..	100	..	1622	93	17	1 0.	..	..	..	1	5
17	2	..	110	..	1498	122	17	1 2	..	2	3	1	10
18	1	..	20	..	417	18	1	1 0	..	..	..	0	10
19	2	..	59	..	2058	217	15	1 8 ³	2	6	..	0	18
20	3	2	169	113	4197	312	27	1 3 ³	..	..	..	1	1
21	27	6	1464	399	27972	3517	499	2 0	..	35	6	8	6
22	1	..	31	..	788	51	8	1 3	1	..	..	0	12

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Biddings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
DEVON.—Con.										
Ottery St. Mary	140	£ 145	£ 27	£ 17	£ 283	£ 27	£ ..	£ 106	£ 72	23
Paignton	1659	9812	2605	1324	6876	8645	..	1769	911	24
Plymouth Mutual	36416	396196	18540	82004	93204	213687	77409	137962	..	25
Plympton	650	3954	2825	18	1605	3599	51	1094	262	26
Princeton	281	636	..	964	874	747	..	856	121	27
Sidmouth	504	2246	201	190	913	1071	..	927	..	28
South Molton	296	933	336	42	460	669	..	252	..	29
Tavistock	375	1101	95	122	778	5	..	687	..	30
Teignmouth	610	3354	850	179	1685	2236	..	800	25	31
Tiverton	1054	7305	670	25	2226	3859	576	1898	..	32
Torquay	1805	14358	4262	582	6277	11400	1373	2106	471	33
Torrington	210	414	259	155	406	375	..	169	3	34
	54191	508499	44458	80614	142418	288243	89890	162920	3465	
Productive Society:—										
Plymouth Printers	174	781	905	121	90	1402	..	144	369	35
Total	54665	509280	45363	89735	142508	289645	89800	163064	3834	
No. 3.—SOMERSET—										
Bath	971	4240	2857	180	1564	5031	799	403	..	1
Bridgwater	1360	5194	1285	600	2015	4934	144	1159	199	2
Bristol	13775	87279	15444	5643	28925	62592	533	26345	4043	3
Bruton	271	923	707	..	358	1208	..	158	86	4
Butleigh	223	1815	2	135	986	278	..	713	100	5
Chard	1715	17179	..	620	5882	6600	3970	2371	796	6
Cheddar	60	163	..	..	56	9	..	96	15	7
Coleford (Highbury)	412	2744	199	90	1471	870	50	896	14	8
Crewkerne	659	5087	1238	300	2643	3200	..	826	516	9
East Harptree	113	640	78	157	955	15	..	179	11	10
Frome	717	4209	1660	140	1675	3920	..	871	145	11
*Milborne Port	99	1118	341	..	453	840	..	173	80	12
Minehead	200	364	13	..	243	39	..	176	23	13
Oakhill	175	1241	199	120	700	580	..	395	101	14
Portishead	437	2534	648	233	1176	1980	..	441	90	15
Radstock	3304	38022	6121	1000	9888	9348	12546	16359	..	16
Shepton Mallet	1056	5722	236	356	3200	2962	..	981	708	17
South Petherton	98	159	26	..	94	87	..	45	23	18
Stoke-under-Ham	220	783	90	85	577	62	366	213	37	19
StStreet Industrial	495	3621	1495	74	1339	1893	..	1958	..	20
Taunton	2120	22426	280	1111	3969	4593	11163	5576	..	21
Templecombe	184	849	622	18	283	216	886	181	41	22
Twerton-on-Avon	2385	12733	2532	817	5314	3801	1688	6690	323	23
Wellington	1204	13984	932	275	3544	2713	8917	1548	384	24
Weston-super-Mare	580	2617	1273	255	1639	1932	306	601	76	25
Yeovil	1734	6972	2645	951	3251	4533	1809	2849	211	26
Total	34567	242618	40923	13160	82200	123586	42577	72303	8027	

* Now amalgamated with Yeovil Society.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.								
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
Distributive.	Productive.	Distributive.	Productive.								Educational Purposes.	Charitable Purposes.	Co-operative Union.
23	3	..	£ 102	£ ..	£ 1863	£ 107	£ 5	s. 1	d. 2	£ 2	£ 1	£ ..	£ s. d.
24	41	6	2087	392	37091	4493	300	2	2 2 1/2	..	40	28	12 5 0
25	815	333	44982	17393	690785	112726	18776	2	2 2 1/2	3002	2101	843	100 0 0
26	17	5	746	250	11470	674	142	0	9	..	8	10	6 2 4
27	7	1	418	54	5246	48	25	0	6	..	..	1	1 19 4
28	6	3	428	117	6454	890	101	1	9	8	10	9	3 11 8
29	4	2	162	67	3015	245	40	1	3 3/4	1	6	2	1 18 0
30	6	..	212	..	6518	525	37	1	6	9	14	6	2 13 4
31	11	2	645	108	8220	559	141	1	2 1/2	9	1	5	0 0 0
32	11	8	507	156	12970	1690	322	1	10	..	22	5	7 10 0
33	57	9	2613	563	35444	2969	673	1	4	..	62	11	8 11 8
34	5	1	197	55	3703	356	19	2	0	..	11	..	1 13 4
	1171	406	62292	21481	980406	139961	23514	..	..	3144	2529	1003	208 12 0
35	..	20	..	835	2605	143	58	0	2	27	7	3	1 7 0
	1171	426	62292	22316	983011	140104	23572	..	..	3171	2536	1006	209 19 0
1	14	4	781	203	11628	1069	191	1	1 1/4	22	17	2	..
2	26	5	1047	298	21223	1763	290	1	2 1/2	25	37	15	10 4 2
3	337	56	20249	4531	244678	23498	3924	1	5	978	489	173	35 16 8
4	5	2	216	92	3144	86	39	0	10	..	..	..	2 4 0
5	3	3	131	127	3937	358	81	1	10	..	..	..	..
6	35	7	1588	260	29211	3617	826	2	0	..	..	12	13 19 4
7	2	..	46	..	454	16	7	0	6	..	1	..	0 10 0
8	6	5	427	247	9879	1079	117	2	0	..	..	2	3 6 8
9	12	4	618	182	13568	1262	239	..	..	..	..	3	5 0 0
10	3	..	140	..	3249	255	30	2	0	..	..	..	..
11	10	5	601	319	12784	1132	189	1	4 1/2	..	6	2	5 6 6
12	3	..	66	..	1057	103	28	1	0	..	..	..	0 16 6
13	4	..	92	..	2031	114	12	1	1	..	..	..	..
14	5	2	255	99	3937	342	47	1	9	8	..	..	1 9 10
15	7	4	434	247	8510	720	105	1	6	3	6	..	3 5 0
16	72	19	..	..	89965	12096	1767	2	9	..	..	37	16 13 4
17	22	5	1095	197	18347	1749	221	1	9	15	11	10	..
18	1	..	86	..	937	34	5	0	9	..	..	..	0 13 6
19	5	2	121	14	2492	266	17	2	0	..	..	3	1 13 10
20	..	..	..	..	10583	756	..	..	..	..	..	..	..
21	36	8	1879	502	37461	5235	1042	2	1	47	60	8	11 0 0
22	2	1	147	47	3900	80	38	0	6	..	..	..	1 6 6
23	44	8	2274	484	39724	3170	503	1	3 1/2	..	59	82	10 10 0
24	25	7	1165	433	20595	1657	612	1	0	21	25	5	9 8 4
25	7	3	505	216	9747	600	107	1	0 1/2	12	15	4	4 14 4
26	32	9	1456	455	24771	2050	274	1	6	..	43	10	8 6 8
	718	159	35419	8953	627212	63107	10651	..	..	1131	769	314	146 5 2

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
			£	£	£	£	£	£	£	£	
No. 1—CORNWALL	17	5890	20679	4723	1726	13731	12100	149	5340	891	1
„ 2—DEVON	35	54665	509280	45363	89735	142508	296645	89890	163064	3334	2
„ 3—SOMERSET	26	34567	242618	40923	13160	82200	123586	42577	72303	8027	3
Totals, 1908	78	95122	772577	91009	104621	238439	425331	132616	240707	12752	
Totals, 1907.....	80	89625	699556	82744	99951	218900	395332	133372	201558	11347	
Increase .....	..	5497	73021	8265	4670	20139	29999	..	39149	1405	
Decrease	2	..	..	..	..	..	..	756	..	..

SOUTH-WESTERN SECTION.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.			
Distributive.	Productive.	Distributive.	Productive.						Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	105	6	4272	305	80839	6820	811	33	91	46	38 11 2
2	1171	426	62292	22316	983011	140104	23572	3171	2536	1006	209 19 0
3	718	159	35419	8953	627212	63107	10651	1181	769	314	146 5 2
	1994	591	101983	31574	1691062	210031	35094	4335	3396	1366	394 15 4
	1907	464	104156	29191	1651134	204770	3'912	4172	3587	1275	330 3 8
	87	127	..	2383	39928	5261	4122	163	..	91	64 11 8
	..	..	2173	..	..	..	..	..	191	..	..

WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties
HEREFORD, MONMOUTH, MONTGOMERY, PEMBROKE, and Part of

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 1—GLOUCESTER AND HEREFORD DISTRICT—									
Bream	60	297	106	35	220	..	..	114	190
Cainscross and Ebley	3065	31490	2873	1928	6492	8059	6712	16778	1663
Cinderford	1874	21676	692	2175	7492	6775	1015	11912	..
Coln Independent	180	1080	119	37	672	147	..	356	272
Frampton Cotterell	620	5736	2181	59	3582	3975	..	561	401
Gloucester	8027	128381	6087	5636	33114	38409	36791	41564	117
Hereford	990	5090	2581	90	1873	5601	..	620	155
Kemble	317	1376	309	81	656	530	..	681	79
Llanidloes	991	1850	201	221	762	1150	..	470	92
Lydney	268	2505	156	428	710	1870	..	698	42
Malvern Industrial	430	1985	1032	215	1065	1804	..	307	285
Newtown	920	8277	558	549	1768	1856	1070	5075	355
Pillowell and Yorkley	230	1375	47	233	819	566	..	340	..
cSouth Cerney .....	..	..	..	..	..	..	..	..	..
Stroud	3980	33576	1291	1640	10790	12507	3417	11453	2345
bTidenham	110	894	152	..	294	399	..	353	..
bTortworth	47	184	..	32	171	..	..	45	..
Upper Lydbrook	67	470	653	..	392	696	..	185	30
Welshpool	180	260	34	51	157	22	..	183	48
Total	21756	246392	19072	13410	70969	84906	49005	91695	6014
No. 2—BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT—									
Abercrave	106	457	375	136	236	578	..	231	40
Aberdare Workmen's	1379	14424	417	1509	5187	7127	1199	4039	1400
Abersychan and Talywain	1521	15155	1097	2246	7638	5455	3335	5694	..
Blaenavon	1696	26118	8040	2295	7960	11669	13678	4667	592
Blaina	4850	94702	11710	3585	28738	27245	33918	26853	..
Cardiff	2260	9193	3456	603	5299	9380	246	1508	577
Chepstow	463	2063	1449	149	1052	2394	..	494	381
Cradoc	59	451	312	96	82	100	..	25	780
Cwmbach	5400	104067	..	3530	27119	19911	8285	31989	21118
Cwmbran & Pontynewydd	211	1353	..	100	922	34	..	889	..
Cwmtillery	858	9024	1077	760	4325	3493	486	3967	7
Dowlais	500	2427	54	798	1731	1980	..	333	36
bDuffryn (Mountain Ash)	685	7753	1056	..	6160	..	..	2649	..
Ebbw Vale	1700	14314	3490	953	9390	7215	2673	3145	20
bGardiffaith	392	6033	1713	654	2279	655	..	5466	..
Llanbradach	345	1511	816	189	1398	1448	..	373	..

SECTION.

of BRECKNOCK, CARDIGAN, CARMARTHEN, GLAMORGAN, GLOUCESTER, WORCESTER, for 1908, arranged in their respective Counties.

from the Registrar's Return for 1907. *c* These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.												
					Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonne on Wages.	Subscriptions.								
Distributive.	Productive.	Distributive.	Productive.	£					£	£	£	£	£	£	£	s.	d.
1	2	1	274	26	2901	84	13	0	10	..	..	..	..	..	0	10	0
2	60	18	3114	1021	73461	10561	1187	2	6	..	..	40	17	..	8	6	8
3	55	14	2495	775	56972	7042	1039	2	0	..	..	11	3	..	8	6	8
4	4	..	164	..	3438	189	46	1	3	..	..	..	..	..	..	..	..
5	12	7	605	295	17706	1130	218	1	3	..	..	..	..	10	5	1	8
6	269	46	11631	2418	177055	25898	4426	2	3	..	..	202	189	..	20	0	0
7	19	5	839	281	13734	804	38	0	7½	..	..	24	4	..	6	14	10
8	4	3	255	173	7087	568	53	1	6	..	..	12	..	..	2	14	8
9	3	3	250	115	6048	872	79	2	6	..	..	5	4	..	3	1	4
10	7	..	413	..	5923	710	111	2	0	..	..	29	..	..	2	3	0
11	7	3	303	162	7615	404	78	1	0½	..	..	..	1	..	2	12	6
12	12	4	720	214	18404	2827	367	2	8½	..	..	31	19	..	7	8	6
13	4	2	253	106	8029	812	60	1	11½	..	..	..	..	..	1	11	11
14	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15	59	16	4039	980	92941	13020	1322	2	6	..	..	136	34	..	16	13	4
16	..	..	..	..	2349	191	..	..	..	..	..	..	..	..	..	..	..
17	..	..	..	..	1065	19	..	..	..	..	..	..	..	..	..	..	..
18	2	1	118	55	1351	56	14	0	6	..	..	..	..	..	0	10	2
19	2	..	111	..	1813	194	6	1	2½	..	..	4	5	..	..	..	..
521		123	25584	6621	497892	65381	9057	..	..	9	490	281	85	15	3	..	..
1	2	..	170	..	3523	256	14	1	1	..	..	..	..	..	..	..	..
2	27	6	1843	404	41699	6874	714	3	0	..	..	16	8	..	11	5	6
3	50	6	2697	428	63196	8945	571	2	6	..	..	102	25	..	8	6	8
4	51	20	3054	1171	65196	7941	971	2	0	173	173	46	13	0	0	0	0
5	155	31	11484	2189	232924	34753	3072	2	0	549	307	152	37	2	8	8	8
6	50	10	3750	670	47724	2709	366	1	0	50	66	130	17	13	4	4	4
7	11	3	514	162	9496	858	96	1	7½	9	9	3	8	15	0	0	0
8	1	..	69	..	2275	23	12	..	..	..	..	1	0	9	8	8	8
9	149	63	10123	2600	374668	59314	3897	3	5	69	225	53	20	0	0	0	0
10	6	1	415	83	8625	826	54	1	10	..	..	7	1	13	4	4	4
11	25	5	1516	359	38020	5131	327	2	5½	46	59	..	6	5	4	4	4
12	13	2	791	156	18188	1628	105	1	6	..	..	12	3	6	4	4	4
13	..	..	..	..	31740	3896	..	..	..	..	..	..	..	..	..	..	..
14	40	9	3054	676	58305	6873	650	2	0	100	57	78	13	6	8	8	8
15	..	..	..	..	17819	2924	..	..	..	..	24	..	2	10	0	0	0
16	10	2	839	124	12492	1320	72	2	0	..	24	9	2	18	8	8	8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							Houses Prop- erty.	All other Invest- ments.		
BRECON, MONMOUTH, & EAST GLAMORGAN DIST.—Con.		£	£	£	£	£	£	£	£	
Newport	3545	44919	4707	1191	15836	12629	14854	9498	..	17
New Tredegar	630	4538	3207	743	3292	3875	792	565	871	18
bPenrhiwceiber	388	1850	2069	..	500	40	..	3379	..	19
bPhoenix-Nantyglo	142	1048	103	247	1082	77	..	239	..	20
Senghenydd & Aber Valley	610	4505	..	1128	1642	1982	..	3262	70	21
Trecynon and Cwngdare	340	5120	..	191	2098	1750	..	1398	600	22
Tredegar	1263	5411	4541	459	6192	4123	831	1089	198	23
Treharris	650	6806	1989	420	3944	4515	..	962	471	24
Troedyrhiw	437	2894	1246	292	2124	4234	..	376	579	25
Ynysybwl	730	8793	727	610	3591	3503	287	2719	1420	26
	31160	394329	53651	22884	149817	135467	80524	115804	29160	
Productive Society:— *South Wales Tailors .....	..	..	..	..	..	..	..	..	..	27
Total	31160	394329	53651	22884	149817	135467	80524	115804	29160	
No. 3—WEST WALES DIST.—										
Alltwen and Pontardawe ..	1200	9739	2431	3654	4974	2522	4855	4146	3295	1
Ammanford	247	1151	662	210	1805	1084	..	259	348	2
Briton Ferry	479	3589	979	410	1847	1886	1055	831	422	3
Burry Port	204	804	804	36	571	768	..	361	137	4
Craigcfnparc	87	340	186	81	299	239	..	166	400	5
Cwmbwrla	431	2566	458	466	1285	413	35	1485	270	6
Cwmllnffell	154	1195	118	114	816	553	..	574	138	7
Glyncorwg	174	1247	126	282	793	420	..	259	529	8
Glyn Neath	91	206	546	..	433	708	..	75	145	9
*Gorslas .....	..	..	..	..	..	..	..	..	..	10
Gwauncaegurwen	204	1281	1037	131	1044	1502	..	562	433	11
Llanelly	473	2107	302	230	1266	868	122	556	123	12
Llangennech	60	326	..	67	325	6	..	124	36	13
*Lower Cwntwrch	31	106	..	..	..	15	..	89	..	14
Milford Haven	220	366	180	30	559	346	..	75	89	15
Neath Abbey	377	2014	116	1496	1838	1778	..	688	869	16
Pembroke Dock	946	5566	2967	..	3443	4505	..	1010	145	17
Pontardulais	406	3677	280	280	1500	1108	315	1877	735	18
Pontrhydyfen	145	1287	170	172	600	317	170	654	175	19
Pontyberem	197	2237	694	476	2047	1103	..	1216	37	20
Resolven	177	2073	7	278	748	1267	..	559	300	21
Swansea	319	405	103	10	493	218	..	243	91	22
Treboeth	319	865	753	189	859	624	131	274	14	23
Trimsaran	60	286	290	40	416	195	..	69	68	24
	7001	43433	13209	8652	27455	22440	6683	16152	8799	
Productive Societies:— Cymmer Corrwg & Gwynfi Baking	7	198	..	223	82	109	..	210	103	25
bGlyncorwg Builders	20	1230	3188	..	..	..	..	4418	..	26
Total	7028	44861	16397	8875	27537	22549	6683	20780	8902	

* Not commenced business at end of 1908.

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
					Net Profit.	Inter-est on Share Capital	Average Divi- dend per £.	Bona on Wages.	Subscriptions.			
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	£					£	s. d.	£	£
17	76	26	2612	1645	75312	8571	1839	1 9	..	83	17	18 0 0
18	29	4	1631	347	29734	3066	94	2 0	..	18	25	5 0 0
19	..	..	..	..	19031	3272	..	..	..	..	..	..
20	..	..	..	..	5572	574	..	..	..	..	..	..
21	16	3	1040	232	31595	5069	115	3 0	..	35	10	4 13 4
22	11	2	520	136	13996	1884	235	2 5½	..	5	8	2 15 0
23	22	12	1578	769	32798	3448	165	2 0	..	5	..	9 12 0
24	27	7	1480	360	31140	3360	280	2 0	..	14	..	4 11 8
25	13	2	1360	122	19437	1912	64	2 0	..	12	15	3 14 4
26	27	9	1316	447	39393	5037	294	2 5	..	8	40	4 18 6
	811	223	51856	13080	1323898	180464	14007	..	996	1242	639	194 18 0
27	..	..	..	..	..	..	..	..	..	..	..	..
	811	223	51856	13080	1323898	180464	14007	..	996	1242	639	194 18 0
1	20	19	1270	351	37847	4565	310	2 6	..	..	2	9 3 4
2	6	..	446	..	7684	439	49	1 3	..	..	..	1 13 4
3	9	4	723	259	12544	880	176	1 2	..	7	2	4 2 2
4	3	..	230	..	4750	292	35	1 2	8	8	2	1 11 0
5	2	..	118	..	2177	107	16	1 0	..	..	3	..
6	8	..	325	..	10752	985	114	1 6	19	20	4	3 11 10
7	4	..	280	..	6754	545	45	1 7½	..	..	..	0 16 8
8	4	..	294	..	11810	1512	38	2 8	..	..	..	1 8 4
9	2	..	174	..	2594	48	9	..	..	4	..	0 15 0
10	..	..	..	..	..	..	..	..	..	..	..	..
11	5	..	262	..	6687	325	53	1 0	..	..	..	..
12	9	..	460	..	10176	758	76	1 0	17	8	14	3 9 10
13	2	..	93	..	2115	147	8	1 6	..	..	..	..
14	..	..	..	..	..	..	..	..	..	..	..	..
15	4	1	198	15	3141	130	11	0 10½	..	5	..	1 11 2
16	12	..	862	..	20746	2526	82	2 3	..	8	7	3 0 0
17	19	7	928	343	13035	167	..	..	..	7	..	8 0 0
18	12	..	746	..	20064	2467	131	2 3	..	6	5	2 17 1
19	4	..	266	..	7184	942	56	2 8	..	..	2	1 1 0
20	7	..	368	..	8678	924	44	1 10	..	..	2	..
21	6	..	301	..	8071	1109	73	2 0	2	23	..	1 4 9
22	9	4	324	307	6192	261	10	0 9	14	6	..	1 16 8
23	5	..	279	..	6207	573	39	1 3	..	..	..	2 12 0
24	2	..	87	..	2891	177	1	1 2	..	..	..	..
	154	35	9034	1275	212099	19879	1376	..	60	102	43	48 14 2
25	2	4	174	289	3156	115	10	1 0	..	..	..	..
26	..	..	..	..	1216	..	..	..	..	..	..	..
	156	39	9208	1564	216471	19994	1386	..	60	102	43	48 14 2

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing Any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 4—MID-GLAMORGAN DISTRICT—		£	£	£	£	£	£	£	£	
Aberavon	261	497	7	..	631	140	..	256	..	1
Abergwnfi	275	2171	..	899	1774	1029	..	907	282	2
Afan Valley	160	1068	513	272	1116	460	484	195	69	3
Barry and District	420	1960	1044	812	1338	1674	..	437	210	4
Barry Dock Mutual	408	688	907	..	741	1050	..	325	380	5
Blaengarw.....	175	964	446	132	1069	582	..	136	306	9
Bryn	88	968	259	78	284	118	106	128	312	7
Caerau and Spelters	572	3331	1173	1098	4699	1380	..	254	1112	8
^b Cwmavon	13	44	7	8	14	..	..	45	..	6
Cymmer	209	2388	73	196	1298	510	..	892	319	10
Ferndale	2666	24301	..	15722	9933	10378	8551	19026	3818	11
Mid-Rhondda	688	2620	664	409	2420	1120	345	456	20	12
Nantymoel.....	1079	14309.	..	1100	3658	973	2147	8866	1959	13
Pantdu	190	889	..	280	919	..	..	487	90	14
Penarth	963	8329	378	295	2020	1444	..	1504	244	15
Penygraig	399	3810	688	773	2053	2388	..	733	1005	16
Pontycymmer	672	5937	186	1519	4555	2150	17	1514	1070	17
Pontyrhyl	73	656	..	153	424	34	..	276	302	18
Taibach and Port Talbot	175	939	13	209	588	37	..	697	78	19
Ton	1527	17862	2890	1800	8884	8943	1514	4606	245	20
^b Treorky	1685	33162	1287	5423	13230	3166	..	23476	..	21
Ynysgir and Watts Town..	988	6405	2718	329	4100	3835	500	918	1444	22
Total	13571	127698	13253	31007	65728	41406	13664	66134	13265	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
		£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	5	..	331	..	5671	234	13 0 8	2	5	..	..	..
2	8	..	731	..	23440	2994	104 2 6	..	5	12	2 10 0	0
3	5	1	405	72	9509	1411	47 2 3	..	..	..	1 5 0	0
4	9	2	706	143	12762	1025	82 1 6	..	22	8	3 1 8	8
5	4	2	239	155	4566	124	28 0 6	..	..	..	3 1 0	0
6	5	..	327	..	6981	800	36 2 1	..	..	..	1 4 2	2
7	2	1	150	69	4123	295	12 1 6	..	..	1	0 13 8	8
8	25	2	1734	45	32000	4045	34 2 6	..	15	7	4 16 8	8
9	..	..	..	..	126	6	..	..	..	..	..	..
10	7	..	586	..	12508	1532	103 2 3 $\frac{1}{2}$	..	5	5	1 14 10	0
11	68	..	6112	..	205338	43718	172 4 1 $\frac{3}{4}$	..	62	4	..	..
12	18	..	1073	..	28568	3119	88 2 0	..	10	3	3 11 8	8
13	34	10	3289	923	61458	7642	364 2 6	..	7	39	8 2 0	0
14	4	..	227	..	8317	1165	40 3 0	..	..	2	1 0 8	8
15	23	4	1180	240	19748	1812	141 1 5 $\frac{3}{4}$	..	36	19	7 10 0	0
16	21	2	917	147	25419	3422	75 2 6	..	15	12	2 9 10	0
17	19	4	1309	251	33778	5384	217 2 6	..	65	10	4 3 10	0
18	2	..	162	..	3479	365	29 2 0	..	..	2	0 10 10	0
19	4	..	280	..	6409	1171	41 1 11 $\frac{1}{2}$	..	..	..	1 0 0	0
20	46	11	2785	891	69295	7518	707 2 1 $\frac{1}{4}$	..	94	15	10 9 0	0
21	..	..	..	..	80890	14165	..	..	..	..	..	..
22	37	6	2234	507	43637	4347	196 2 0	..	5	23	7 1 8	8
346		45	24777	3443	698017	106294	2520	..	2	346	162	64 6 6

WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educa- tional Pur- poses.	Char- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	521	123	25584	6621	497892	65381	9057	9	490	281	85 15 8
2	811	223	51856	13080	1323898	180464	14007	996	1242	639	194 18 0
3	156	39	9208	1564	216471	19994	1386	60	102	43	48 14 2
4	346	45	24777	3443	698017	106294	2529	2	346	162	64 6 6
	1834	430	111425	24708	2736278	372133	26979	1067	2180	1125	398 13 11
	1726	392	101386	21131	2373398	343429	24219	1021	1933	961	354 6 4
	108	38	10039	3577	362880	28704	2760	46	247	164	39 7 7

A SUMMARY FOR ALL THE SECTIONS.

NAME OF SECTION.	No. of Societies.	No. of Members.	LIABILITIES.				ASSETS.									
			Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Stock.	Investments.		Owing to the Society for Goods.						
								House and Fixed Property.	All other Investments.							
			£	£	£	£	£	£	£	£	£	£	£	£	£	£
Ireland (excluding Agricultural, Dairy, Specials, &c.)	23	8410	42908	10169	8581	22970	16111	....	24382	4568	1				
Midland..	226	301724	3182255	670700	189903	1027501	1599166	875305	818244	101506	2					
Northern	145	300684	4656252	435162	183656	1128129	1036578	1073898	1777678	200075	3					
North-Western	474	981178	15980250	4330520	2172614	5364153	7262497	4183463	7169108	976294	4					
Scottish.....	295	401625	5171190	4285768	1105548	2858615	3200593	577986	5088066	680459	5					
Southern	225	358896	2623868	532037	252836	1136485	1423215	549634	645087	145640	6					
South-Western	78	95122	772577	91069	104621	238493	425331	132616	240707	12752	7					
Western	94	73515	813280	102373	76176	314051	293728	149876	294418	57341	8					
Totals for 1908	*1560	2516194	33244980	10457738	4085335	11589843	15906219	7548678	16007685	2184635						
Totals for 1907	+1582	2434085	32055229	9870198	3868346	11777623	15081825	7228864	15414435	2019336						
Increase .....	..	52109	1189751	587540	226380	..	824894	319814	598250	165299					
Decrease	22	..	..	..	..	188280	..	..	..	..		

* These figures relate only to 1,548 Societies; 12 Societies either had not commenced business or declined to supply information.

+ These figures relate only to 1,666 Societies; 16 Societies either had not commenced business or declined to supply information.

A SUMMARY FOR ALL THE SECTIONS.—Continued.

No. of Employees on December 31st.		Salaries and Wages.		Sales during the year.	Net Profit.	Interest on Share Capital.	Amount Paid as Bonus on Wages.	PROFIT.		
Distributive.	Pro-ductive.	Distributive.	Pro-ductive.					Educational Purposes.	Charitable Purposes.	Co-operative Union
		£	£	£	£	£	£	£	£	£ s. d.
1	216	12854	1312	268709	17516	1525	535	389	133	41 7 4
2	6409	351806	289328	7367404	848836	136513	10971	8977	4480	1215 1 2
3	8690	513100	153127	10925354	1894688	205855	408	6333	7079	1412 9 9
4	23414	1481152	1459041	53805995	4888306	641060	10640	46659	26077	4065 4 6
5	16767	815358	755442	23119168	2918612	215500	38996	14827	16705	1607 16 0
6	8090	494564	125274	7641084	588525	188875	8450	8330	4065	1304 4 1
7	1394	101983	31574	1691062	210031	35034	4335	3396	1366	394 15 4
8	1834	111425	24708	2736278	372133	23979	1067	2180	1125	393 13 11
	67314	3882242	2841806	107550654	11728647	1401341	75402	91041	61030	10434 12 1
	65644	3708169	2717074	105717689	12006841	1381973	77170	38435	57003	10063 15 4
	1670	179073	124752	1832355	.....	69368	.....	.....	4627	370 16 9
	.....	.....	.....	.....	274694	.....	1768	2394	.....	.....

DETAILED SUMMARY OF THE SOCIETIES.

	No. of Societies.	No. of Members.	LIABILITIES.				ASSETS.					
			Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
								House Property.	All other Invest-ments.			
			£	£	£	£	£	£	£	£	£	£
Distributive Societies	1428	2404595	80037352	4558021	19708380	7701573	12137219	7334242	12475049	1056819	1	
Productive Societies	120	31086	830678	662787	139407	406308	739852	91207	318886	199013	2	
Supply Associations.....	4	77955	37201	118362	121157	374224	251394	23352	104185	74548	3	
Special Societies	6	1194	25073	4967	248144	10220	26504	51112	200728	7191	4	
English Wholesale Socy.— Distributive.....	1	1139	1570732	391866	1076997	1114213	1135073	4118	1213328	606936	5	
Productive .....	..	..	..	2365511	..	1122008	975249	..	..	..	6
Scottish Wholesale Socy.— Distributive.....	1	275	403044	1605728	528300	493552	305978	44647	1695469	288133	7	
Productive .....	..	..	..	751096	..	366309	384350	..	..	..	8
Totals.....	1560	2516194	33244080	10457738	4085335	11589043	15906219	7548678	16007685	2184635		

DETAILED SUMMARY OF THE SOCIETIES.—Continued.

No. of Employees on December 31st.		Salaries and Wages.		Sales during the year.	Net Profit.	Interest on Share Capital.	Amount Paid as Bonus on Wages.	PROFIT.		
		Distributive.	Productive.					Educational Purposes.	Charitable Purposes.	Co-operative Union.
1	60764	21430	3377923	£ 1274571	£ 10773005	£ 1224628	£ 45785	£ 89082	£ 47059	£ s. d. 9783 8 9
2	..	8385	..	461106	164421	36187	15340	1866	2893	229 6 10
3	1585	317	139241	16472	52698	43141	..	..	88	65 13 6
4	172	6	16358	276	7104	1085	..	..	72	21 3 0
5	2498	..	255766	..	313425	76631	..	93	8613	250 0 0
6	..	14778	..	842427	134703	..	..	..	..	..
7	2355	..	92954	..	230022	19719	14277	..	2310	55 0 0
8	..	5412	..	246954	53274	..	..	..	..	..
	67314	50398	8882242	2841806	11728647	1401341	75402	91041	61030	10494 12 1

RETURNS RELATING TO

a These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES.			
(A) Cotton, Linen, Silk, and Wool.	Corsets	Kettering Corset Manufacturing	1
	Cotton Cloth	Burnley Self-Help Manufacturing	2
	"	Eaves Self-Help Manufacturers	3
	"	<i>b</i> Nelson Self-Help Manufacturing	4
	Fustian	Hebden Bridge Fustian Manufacturing	5
	Hosiery	Kirkby-in-Ashfield Manufacturers	6
	"	Wigston Hosiers	7
	Ready-made Clothing	Kettering Clothing	8
	"	Ideal Clothiers (Wellingborough)	9
	"	London Clothiers	10
	"	*South Wales Tailors	11
	Quilts, Table Covers, &c.	Eccles Manufacturing	12
	Silk Twist	Leek Silk Twist Manufacturing	13
	"	Macclesfield Silk	14
	Worsted and Wool	Airedale Worsted Manufacturing (Bradford)	15
	"	Delph Woollen Manufacturing	16
	"	Thomson, Wm. and Sons Limited (Huddersfield)	17
	Total		
(B) Leather Workers.	Boots and Shoes	Avalon (Rothwell) Boot and Shoe	18
	"	Chesham Boot and Shoe	19
	"	Desborough Boot and Shoe	20
	"	Excelsior (Sibley) Boot and Shoe	21
	"	Finedon Boot and Shoe	22
	"	Glenfield Boot and Shoe	23
	"	Higham Ferrers Boot and Shoe	24
	"	Kettering Boot and Shoe	25
	"	Kettering Union Boot and Shoe	26
	"	Leicester Anchor Boot and Shoe	27
	"	Leicester Equity Boot and Shoe	28
	"	Leicester Self-Help Boot and Shoe	29
	"	Midland (Wellingborough) Boot and Shoe	30
	"	Nantwich Boot and Shoe	31
"	Northamptonshire Productive (Wollaston)	32	
"	Pioneer Co-operative Boot (London)	33	
"	Ringstead Unity	34	
"	St. Crispin Productive (Raunds)	35	
"	"Sperope" Boot and Shoe (Barwell)	36	
	Total		

* Not commenced business at end of 1908.

PRODUCTIVE SOCIETIES, 1908.

from the Registrar's Returns for 1907. c These societies have not made a return either to the Registrar.

	No. of Members.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
		£	£	£	£	£	£	£	£		£
1	353	3807	3764	767	4579	3407	..	290	1196	190	6669
2	315	8715	19300	725	10166	16274	..	191	4152	200	9958
3	482	5003	1339	..	1001	4950	..	18	54	15	319
4	75	2115	7944	802	3442	4430	..	2989	..	..	..
5	860	28806	228	10775	11874	11913	2925	11242	3930	300	14663
6	126	1543	2482	176	2237	1898	..	429	663	34	1656
7	216	2303	1526	5	2295	1673	..	374	663	50	1809
8	998	15915	13613	4506	22908	11698	..	2851	3346	638	22112
9	597	11699	4374	1196	9620	7970	..	2242	5019	444	13565
10	88	653	31	219	180	..	..	601	438	5	383
11	..	..	..	..	..	..	..	..	..	..	..
12	226	12409	7299	2309	9945	5951	..	4299	3344	87	4545
13	115	6690	6399	1440	3664	6960	..	1179	6426	88	5635
14	302	8784	7574	..	5127	3152	..	3392	4433	125	6395
15	429	6355	2417	1210	8221	753	..	1510	1177	46	2371
16	83	1299	449	12	1295	433	5	85	117	10	358
17	365	10788	9285	877	14363	1502	..	3283	6002	104	6368
	5630	126824	88564	25019	110917	82964	2930	34884	40960	2336	96746
18	176	1102	4209	144	3300	3439	..	1021	1873	110	4768
19	48	368	191	..	630	75	..	148	429	23	1169
20	281	4541	2687	662	6028	1006	..	48	1251	140	5453
21	75	1060	90	177	449	541	..	165	486	27	1422
22	32	5277	319	820	2960	380	..	2908	1655	100	5867
23	257	2787	2636	829	2374	1990	..	1194	1149	85	4317
24	209	2706	1981	1127	2724	2260	..	239	1292	75	3964
25	700	9293	8116	3703	8818	5235	..	6197	2438	223	12907
26	288	2856	2520	223	3998	2653	..	18	1395	82	5028
27	596	4726	4683	408	6904	3538	..	987	2212	200	10215
28	972	11257	12632	1228	10911	9466	..	2729	2795	233	12411
29	186	1488	1895	375	1817	2045	..	17	1202	62	3375
30	97	1653	300	..	1864	1142	..	6	915	63	3096
31	119	797	483	312	458	972	..	..	369	32	1190
32	167	2387	801	6	3014	1087	..	247	2027	93	4161
33	85	590	110	..	1229	112	..	96	64	10	788
34	22	600	554	150	2419	350	..	323	429	60	3768
35	46	3813	2474	70	6967	2983	..	52	2562	134	9645
36	174	1996	4591	535	5989	1764	..	22	1242	65	3573
	4530	59297	51272	10769	72853	41038	..	15797	25785	1817	97117

RETURNS RELATING TO

a These particulars are taken from our last year's returns. b These particulars are taken this office or to

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES.			
(a) Cotton, Linen, Silk, and Wool.	Corsets	Kettering Corset Manufacturing	1
	Cotton Cloth	Burnley Self-Help Manufacturing	2
	"	Eaves Self-Help Manufacturers	3
	"	Nelson Self-Help Manufacturing	4
	Fustian	Hebden Bridge Fustian Manufacturing	5
	Hosiery	Kirkby-in-Ashfield Manufacturers	6
	"	Wigston Hosiery	7
	Ready-made Clothing	Kettering Clothing	8
	"	Ideal Clothiers (Wellingborough)	9
	"	London Clothiers	10
	"	*South Wales Tailors	11
	Quilts, Table Covers, &c.	Eccles Manufacturing	12
	Silk Twist	Leek Silk Twist Manufacturing	13
	"	Macclesfield Silk	14
	Worsted and Wool	Airedale Worsted Manufacturing (Bradford)	15
	"	Delph Woollen Manufacturing	16
"	Thomson, Wm. and Sons Limited (Huddersfield)	17	
	Total		
Leather Workers.	Boots and Shoes	Avalon (Rothwell Boot and Shoe)	18
	"	Chesham Boot and Shoe	19
	"	Desborough Boot and Shoe	20
	"	Excelsior (Sibley) Boot and Shoe	21
	"	Finendon Boot and Shoe	22
	"	Glenfield Boot and Shoe	23
	"	Higham Ferrers Boot and Shoe	24
	"	Kettering Boot and Shoe	25
	"	Kettering Union Boot and Shoe	26
	"	Leicester Anchor Boot and Shoe	27
	"	Leicester Equity Boot and Shoe	28
	"	Leicester Self-Help Boot and Shoe	29
	"	Midland (Wellingborough) Boot and Shoe	30
	"	Nantwich Boot and Shoe	31
	"	Northamptonshire Productive (Wollaston)	32
	"	Pioneer Co-operative Boot (London)	33
"	Ringstead Unity	34	
"	St. Crispin Productive (Raunds)	35	
"	"Sperope" Boot and Shoe (Barwell)	36	
	Total		

* Not commenced business at end of 1903.

PRODUCTIVE SOCIETIES, 1908.

from the Registrar's Returns for 1907. c These societies have not made a return either to the Registrar.

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
1	19085	706	..	396	5½	111	0 6	145	0 3	10	40
2	74299	..	1463	..	..	..	..	..	..	..	..
3	215	..	283	..	34	..	..	..	..	..	..
4	34508	833	..	..	..	..	..	..	..	..	..
5	47086	3934	..	1421	5	551	0 9	1533	0 6½	..	34
6	9264	218	..	67	5	41	0 6	43	0 1½	4	..
7	10077	208	..	38	5	3	0 1	20	0 1	..	..
8	74061	6007	..	1625	7½	1493	1 4½	2131	0 7	56	23
9	51933	4270	..	979	7½	812	1 3	1520	0 7	150	450
10	3402	186	..	31	5	18	1 0	87	1 0	..	4
11	..	..	..	..	..	..	..	..	..	..	..
12	19808	891	..	647	5	..	..	..	..	..	14
13	28651	1424	..	664	15	399	1 6	..	..	..	5
14	19995	1009	..	..	..	..	..	..	..	5	..
15	25246	1270	..	624	10	52	0 6	608	0 6	27	12
16	1358	49	..	..	3¾	..	..	..	..	..	..
17	90604	1909	..	537	5	264	1 0	..	..	11	22
	449592	22914	1746	7003	..	3744	..	6137	..	263	604
18	21226	278	..	..	7½	..	..	..	..	4	5
19	4054	392	..	..	..	..	..	..	..	..	..
20	19871	937	..	252	6½	201	0 9	382	0 4½	21	43
21	5378	467	..	51	..	163	..	40	..	20	40
22	22965	1703	..	252	5	139	0 5	..	..	..	5
23	14473	847	..	136	5	168	0 9½	200	0 3½	25	6
24	16450	991	..	124	6½	206	1 1	333	0 5	16	5
25	50900	3969	..	573	6	928	1 4½	1433	0 7	80	159
26	17277	316	..	251	5	..	..	74	0 3	5	12
27	32040	1107	..	226	..	100	0 2	158	0 2	28	3
28	41760	2245	..	562	5	286	0 5½	396	0 2½	21	20
29	11923	583	..	66	5	121	0 9	187	0 4	8	1
30	10995	682	..	114	7½	123	1 0	253	0 6	30	121
31	3240	35	..	32	5	..	..	..	..	..	..
32	15926	841	..	118	5	..	..	79	0 3	..	..
33	3733	435	..	80	5	..	..	..	..	270	..
34	10836	205	..	..	..	..	..	..	..	..	..
35	35380	1597	..	179	5	..	..	..	..	5	8
36	14402	468	..	100	5	89	0 6	162	0 3	12	24
	352829	18048	..	3066	..	2524	..	3697	..	545	452

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
<i>ENGLAND AND WALES—Continued.</i>			
(c) Metal Workers,	Needles	Alcester Needle Makers	37
	Nails	Bromsgrove Nail Forgers	38
	Watches	Andrews Watch Manufacturing (Coventry)	39
	"	Coventry Watch	40
	Cutlery	Sheffield Cutlery	41
	"	" Federated Cutlers	42
	"	^b " Trade-unionists' Sheep Shear Manufact.	43
	Locks, &c.	Walsall Locks and Cart Gear	44
	Machines, &c.	London General Engineers	45
	Clog Iron and Sundries	Calderdale Clog Sundries Manufacturing (Walsden)	46
Tin, Iron, and Zinc	Midland Sheet Metal Workers (Birmingham)	47	
		Total	
(d) Wood Workers,	Cabinet Making, &c.	Bolton Cabinet Makers	48
	"	Bradford "	49
	"	Newcastle-on-Tyne Household Furnishing	50
	Carriage Builders	Leicester Carriage Builders and Wheelwrights	51
	Ship Building, &c.	Medway Ship Building	52
	Baskets	*Leicester "Ideal" Basket Makers	53
		Total	
(e) Building, &c.	Building, &c.	Coventry Builders	54
	"	^b General Builders (London)	55
	"	^b Glyncorwg Builders	56
	"	^b Haslemere Builders	57
	"	^b Hull General Builders	58
	"	Lincoln Land and Building	59
	Quarrying	Oxford Builders	60
		North Wales Quarries (Bethesda)	61
		Total	
(f) Printing and Bookbinding.	Bookbinding	Bookbinders (London)	62
	Printing	^a Barrow-in-Furness Printing and Publishing	63
	"	Birmingham Printers	64
	"	Blackpool Union Printers	65
	"	Co-operative Newspaper (Manchester)	66
	"	Co-operative Printing (Manchester)	67
	"	Derby Printers	68
	"	Garden City Press (Hitchin)	69
	"	Hull Printers	70
	"	Leicester Printers	71
	"	^b Leicester New Pioneer Publishing	72
	"	Long Eaton Printers	73
	"	Nottingham Printers	74
	"	Plymouth Printers	75
"	†Portsmouth Printers	76	
		Total	

* Six months' trade only.

† Not commenced business at end of 1908.

PRODUCTIVE SOCIETIES, 1908.

603

	No. of Members.	LIABILITIES.			ASSETS.				No. of Em- ployees on Dec. 31st.	Salaries and Wages.	
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machinery, and Fixed Stock.	Investments.				Owing to the Society for Goods.
							House Prop-erty.	All other Invest-ments.			
		£	£	£	£	£	£	£		£	
37	175	1872	1061	..	1205	171	..	281	325	22	861
38	109	464	35	210	311	..	..	382	142	46	766
39	18	344	39	..	397	5	..	30	21	12	284
40	68	1483	150	365	1091	370	..	474	244	19	543
41	58	1175	153	478	1870	15	..	496	164	40	1002
42	81	353	197	10	451	..	..	4	213	28	671
43	71	1747	4101	2018	2916	2700	..	2250	..	..	..
44	148	5135	9632	3317	5042	5507	..	6	3136	223	10726
45	91	549	397	..	83	303	..	2	76	4	305
46	102	1736	864	400	459	1911	..	370	389	14	811
47	62	951	604	..	654	322	..	33	418	16	1181
	983	15809	11173	6798	13919	11304	..	4268	5128	424	17150
48	54	1403	1615	271	2916	420	..	108	139	35	1391
49	78	2576	2745	371	3177	2394	..	78	447	26	2107
50	119	6307	25253	2309	4356	29219	..	935	5265	130	8690
51	71	568	210	..	409	351	..	22	343	20	1493
52	180	2812	3907	..	339	5262	..	45	240	17	985
53	16	143	256	..	260	40	..	4	160	11	226
	518	13809	33386	2951	11457	37686	..	1192	6594	239	14842
54	13	126	625	..	85	37	532	28	56	3	145
55	676	1880	7869	..	2279	3530	..	2501	..	..	..
56	20	1230	3188	..	..	..	..	4418	..	..	..
57	58	2307	15678	831	6359	5193	..	7264	..	..	..
58	127	578	1726	493	547	247	..	2015	..	..	..
59	532	3810	62376	2733	583	924	66765	1089	217	33	2865
60	60	532	406	154	105	66	408	361	813	13	916
61	918	31202	8510	..	2776	34503	..	211	444	87	3876
	2404	41665	100378	4216	12734	44500	67705	17887	1030	136	7302
62	79	398	..	20	103	78	..	275	116	7	433
63	70	44	..	..	..	..	..	30	9	..	..
64	104	2169	1579	176	124	3163	..	185	951	30	1558
65	148	1045	1425	133	354	1631	..	175	755	23	1369
66	325	11443	4996	430	607	9332	..	5030	2920	43	5245
67	715	22099	10310	10357	9000	29067	..	1711	14129	449	32831
68	57	614	344	209	216	624	..	160	303	9	543
69	100	3412	4013	..	1011	6654	..	11	1960	45	1360
70	68	1841	2540	739	234	4377	..	251	588	30	1644
71	281	4762	6369	727	2410	7834	..	127	2133	57	3963
72	162	1008	533	..	..	6	..	377	..	..	..
73	29	526	136	42	73	420	..	55	279	8	579
74	115	729	261	138	123	426	..	575	177	10	662
75	174	781	905	121	90	1402	..	144	369	20	835
76	..	..	..	..	..	..	..	..	..	..	..
	2427	50871	33411	13092	14345	65014	..	9106	24689	731	50422

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES— <i>Continued.</i>			
(c) Metal Workers.	Needles.....	Alcester Needle Makers.....	37
	Nails.....	Bromsgrove Nail Forgers.....	88
	Watches.....	Andrews Watch Manufacturing (Coventry).....	39
	".....	Coventry Watch.....	40
	Cutlery.....	Sheffield Cutlery.....	41
	".....	" Federated Cutlers.....	42
	".....	b " Trade-unionists' Sheep Shear Manufac.	43
	Locks, &c.....	Walsall Locks and Cart Gear.....	44
	Machines, &c.....	London General Engineers.....	45
	Clog Iron and Sundries.....	Calderdale Clog Sundries Manufac. (Walsden)....	46
Tin, Iron, and Zinc.....	Midland Sheet Metal Workers (Birmingham)....	47	
Total.....			
(d) Wood Workers.	Cabinet Making, &c.....	Bolton Cabinet Makers.....	48
	".....	Bradford ".....	49
	".....	Newcastle-on-Tyne Household Furnishing.....	50
	Carriage Builders.....	Leicester Carriage Builders and Wheelwrights....	51
	Ship Building, &c.....	Medway Ship Building.....	52
Baskets.....	*Leicester "Ideal" Basket Makers.....	53	
Total.....			
(e) Building, &c.	Building, &c.....	Coventry Builders.....	54
	".....	aGeneral Builders (London).....	55
	".....	bGlyncorrwg Builders.....	56
	".....	bHaslemere Builders.....	57
	".....	bHull General Builders.....	58
	".....	Lincoln Land and Building.....	59
	Quarrying.....	Oxford Builders.....	60
	North Wales Quarries (Bethesda).....	61	
Total.....			
(f) Printing and Bookbinding.	Bookbinding.....	Bookbinders (London).....	62
	Printing.....	aBarrow-in-Furness Printing and Publishing.....	63
	".....	Birmingham Printers.....	64
	".....	Blackpool Union Printers.....	65
	".....	Co-operative Newspaper (Manchester).....	66
	".....	Co-operative Printing (Manchester).....	67
	".....	Derby Printers.....	68
	".....	Garden City Press (Hitchin).....	69
	".....	Hull Printers.....	70
	".....	Leicester Printers.....	71
	".....	bLeicester New Pioneer Publishing.....	72
	".....	Long Eaton Printers.....	73
	".....	Nottingham Printers.....	74
".....	Plymouth Printers.....	75	
".....	†Portsmouth Printers.....	76	
Total.....			

* Six months' trade only.

† Not commenced business at end of 1908.

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
37	2140	114	..	..	..	..	..	..	..	..	..
38	1230	77	..	45	10	9	0 4	10	0 3	7	..
39	570	14	..	..	..	..	..	..	..	..	..
40	1327	43	..	80	5	..	..	..	..	..	..
41	1965	162	..	58	5	..	..	..	..	..	..
42	1498	53	..	..	..	..	..	..	..	..	..
43	14875	1709	..	..	..	..	..	..	..	..	..
44	22860	998	..	394	6½	453	0 11	..	..	25	20
45	441	..	83	..	..	..	..	..	..	..	..
46	3409	198	..	87	5	19	0 6	78	0 4½	..	..
47	1286	21	..	..	3½	..	..	..	..	..	..
	51601	3389	83	664	..	486	..	88	..	32	20
48	5016	43	..	69	5	..	..	..	..	..	..
49	4600	272	..	124	5	..	..	..	..	..	..
50	22348	306	..	254	5	..	..	..	..	..	..
51	3090	..	150	40	5	..	..	..	..	..	..
52	2319	..	1	..	..	..	..	..	..	..	..
53	712	25	..	..	..	..	..	..	..	..	..
	38085	646	151	487	..	..	..	..	..	..	..
54	235	..	14	..	..	..	..	..	..	..	..
55	11588	921	..	..	..	..	..	..	..	..	..
56	1216	..	..	..	..	..	..	..	..	..	..
57	18082	..	214	..	..	..	..	..	..	..	..
58	5001	20	..	..	..	..	..	..	..	..	..
59	6359	485	..	275	7½	..	..	..	..	..	..
60	1360	150	..	..	..	39	1 0	24	0 6	5	4
61	6870	..	..	..	..	..	..	..	..	..	..
	50711	1576	1727	275	..	39	..	24	..	5	4
62	756	22	..	19	5	..	..	..	..	..	..
63	50	3	..	..	..	..	..	..	..	..	..
64	3643	319	..	37	7½	60	0 10½	55	0 7½	10	..
65	3006	127	..	52	5	..	..	..	..	..	..
66	21643	1099	..	571	5	..	..	..	..	..	74
67	91796	5060	..	1643	7½	769	0 6	1038	0 6	2	108
68	1476	179	..	28	5	19	0 10	44	0 10	5	1
69	8742	148	..	139	5	..	..	..	..	2	..
70	3083	293	..	98	5	65	..	62	..	8	..
71	9430	466	..	247	5	45	0 6½	60	0 3	15	24
72	1238	..	241	..	..	..	..	..	..	..	..
73	1073	112	..	28	..	15	..	10	0 4	2	1
74	1439	136	..	36	5	13	0 5	21	0 5	6	..
75	2605	143	..	58	6	27	1 0	21	0 2	7	8
76	..	..	..	..	..	..	..	..	..	..	..
	147980	8107	244	3006	..	1013	..	1311	..	57	301

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES—Continued.			
(c) <i>Corn Milling.</i>	Corn Milling	Colne Vale Corn Millers	77
	"	Derwent Flour Mills	78
	"	Halifax Flour.....	79
	"	Northallerton Corn Mill.....	80
	"	Ripon Flour, &c.	81
	"	Sowerby Bridge Flour.....	82
Total			
(H) <i>Baking.</i>	Baking	Alfred Joint Stock Bread and Flour.....	83
	"	Codnor Park and Selston Baking	84
	"	Colne Valley Baking	85
	"	Cymmer, Corrwg, and Gwynfi Baking	86
	"	Greenwich Bread and Flour.....	87
	"	Nottingham Bakers	88
Total			
(I) <i>Laundries.</i>	Laundries	Dewsbury	89
	"	Hyde	90
	"	Keighley	91
	"	Newcastle	92
	"	North-East Lancashire	93
	Total		
(J) <i>Various.</i>	Bass Dressers	London Bass Dressers	94
	Brushes	Hull Brush Makers	95
	General	Brandsby Agricultural Trading	96
	Grocery Sundries, &c.	Co-operative Sundries (Droylsden)	97
	"	Morning Star Sundries (Leicester)	98
	Mats	Dudley Mat Makers	99
	Mineral Water Manufacturers	Licensed Trade Supply (Coventry)	100
	Photographs	Co-operative Photographers (London).....	101
	Typewriting	London Typewriters	102
	Umbrellas	Derby Umbrella Manufacturers.....	103
Total			
SCOTLAND.			
(A) <i>Cotton and Wool.</i> —Woolen & Cotton	Paisley Manufacturing	104	
(F) <i>Printing and Bookbinding.</i> —Printing	Edinburgh Printing.....	105	
" " "	Glasgow Civic Press	106	
" " "	" Scottish Newspaper	107	
Total			
(H) <i>Baking</i>	Abernethy Baking.....	108	
"	Alva Baking	109	
"	Auchterarder Baking	110	
"	Bainsford and Grahamston Baking	111	
"	Burntisland Bread	112	
"	Carronshore Baking	113	

PRODUCTIVE SOCIETIES, 1908.

607

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fndd.	Value of Stock in Trade.	Value of Land, B'ldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							Home Prop- erty.	All other Invest- ments.			
		£	£	£	£	£	£	£	£		£
77	53	14708	6703	766	4985	10505	..	113	7888	31	2526
78	10	18026	21675	500	8733	16060	..	13759	3157	50	3968
79	987	97939	2	1739	34018	31895	..	15739	27485	86	7531
80	690	1733	1651	..	960	3294	..	68	2445	8	548
81	83	433	1811	1662	124	2769	..	..	1480	7	445
82	1987	91277	413	200	32535	46033	..	7283	9721	89	7312
	3760	224116	32255	4867	80755	110556	..	36962	52176	271	22330
83	428	2413	1218	110	595	3469	..	462	246	22	1608
84	10	1100	..	69	114	940	..	171	..	3	264
85	6	1800	..	..	184	1300	..	174	15	8	363
86	7	198	..	223	82	109	..	210	103	4	289
87	85	932	..	66	77	692	213	124	59	3	210
88	51	151	190	..	48	31	..	..	351	3	191
	587	6594	1408	468	1100	6631	213	1141	774	43	2925
89	8	2865	1682	..	33	4283	..	2	96	19	148
90	5	2828	800	..	80	3548	..	..	..	20	380
91	10	2967	488	..	77	2995	..	64	84	14	459
92	36	1246	..	..	..	756	..	377	..	..	..
93	13	4509	2500	..	87	6108	..	163	4	33	1599
	72	14415	5470	..	277	17690	..	606	184	86	2586
94	67	348	477	1345	725	..	..	1235	730	18	1339
95	43	77	..	5	48	24	..	10	3	2	109
96	159	1548	941	85	1305	940	..	271	1330	10	524
97	450	19326	6799	5333	7891	16359	..	7484	3399	150	7825
98	80	411	124	20	438	138	..	13	238	7	275
99	8	40	32	..	16	..	..	3	..	..	..
100	160	1605	1701	..	245	2837	..	54	151	9	672
101	26	147	33	..	150	..	..	6	..	..	..
102	30	201	61	..	42	120	..	29	124	4	191
103	37	162	124	3	117	60	..	19	160	6	230
	1060	23865	10292	6791	10977	20478	..	9174	6135	206	11165
104	2896	37235	50317	3763	26980	22433	3897	36685	7149	366	19477
105	150	10000	7710	3000	559	13972	1500	1828	4040	98	5807
106	194	1331	712	440	201	1302	..	103	1357	23	1562
107	46	142	25	150	..	..	..	995	444	2	369
	390	11473	8447	3590	760	15274	1500	2426	5841	123	7738
108	200	100	..	..	173	420	..	160	32	4	190
109	766	6989	81	1810	867	3467	813	3961	301	12	708
110	446	1152	688	67	219	878	..	920	..	8	476
111	1643	20371	312	712	1390	7934	4784	8068	474	42	3202
112	279	1884	6	..	281	..	1000	223	..	5	348
113	268	1793	26	148	269	737	..	961	..	..	..

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.		
ENGLAND AND WALES—Continued.			
(g) <i>Corn Milling.</i>	Corn Milling	Colne Vale Corn Millers	77
	"	Derwent Flour Mills	78
	"	Halifax Flour.....	79
	"	Northallerton Corn Mill.....	80
	"	Ripon Flour, &c.	81
	"	Sowerby Bridge Flour.....	82
Total			
(h) <i>Baking.</i>	Baking	Alfred Joint Stock Bread and Flour.....	83
	"	Codnor Park and Selston Baking	84
	"	Colne Valley Baking	85
	"	Cymmer, Corrwg, and Gwynfi Baking	86
	"	Greenwich Bread and Flour.....	87
	"	Nottingham Bakers	88
Total			
(i) <i>Laundries.</i>	Laundries	Dewsbury.....	89
	"	Hyde	90
	"	Keighley	91
	"	Newcastle	92
	"	North-East Lancashire	93
	Total		
(j) <i>Various.</i>	Bass Dressers.....	London Bass Dressers	94
	Brushes	Hull Brush Makers	95
	General	Brandsby Agricultural Trading	96
	Grocery Sundries, &c.....	Co-operative Sundries (Droylsden)	97
	"	Morning Star Sundries (Leicester)	98
	Mats	Dudley Mat Makers	99
	Mineral Water Manufacturers	Licensed Trade Supply (Coventry)	100
	Photographs	Co-operative Photographers (London).....	101
	Typewriting	London Typewriters	102
	Umbrellas	Derby Umbrella Manufacturers.....	103
Total			
SCOTLAND.			
(A) <i>Cotton and Wool—</i>	<i>Woollen & Cotton</i>	Paisley Manufacturing	104
(F) <i>Printing and Bookbinding—</i>	<i>Printing</i>	Edinburgh Printing.....	105
" "	" "	Glasgow Civic Press	106
" "	" "	" Scottish Newspaper	107
Total			
(H) <i>Baking</i>	.....	Abernethy Baking.....	108
" "	"	Alva Baking	109
" "	"	Auchterarder Baking	110
" "	"	Bainsford and Grahamston Baking	111
" "	"	Burntisland Bread	112
" "	"	Carronshore Baking.....	113

PRODUCTIVE SOCIETIES, 1908.

£09

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
77	109872	..	76	795	5	..	..	..	..	..	..
78	162290	1985	..	901	5	..	..	1084	0 2	..	..
79	413319	11637	..	4108	4 ¹ / ₆	..	..	7500	0 4 ¹ / ₂	94	90
80	12068	165	..	..	..	..	..	..	..	..	..
81	6348	13	..	4	5	..	..	..	..	..	..
82	344165	3068	..	1913	..	..	..	..	..	..	23
	1048062	16868	76	7661	..	..	..	8584	..	34	113
83	15266	2554	..	133	7 ¹ / ₂	..	..	2363	3 4	..	22
84	1964	85	..	44	4	..	..	16	0 4	..	..
85	2132	..	56	..	..	..	..	..	..	..	..
86	3156	115	..	10	..	..	..	126	1 0	..	..
87	1432	88	..	45	5	..	..	69	1 0	..	..
88	1037	..	38	..	..	..	..	..	..	..	..
	24987	2842	94	232	..	..	..	2574	..	..	22
89	97	..	..	..	..	..	..	..	..	..	..
90	510	..	267	..	..	..	..	..	..	..	..
91	706	..	258	..	..	..	..	..	..	..	..
92	..	..	..	..	..	..	..	..	..	..	..
93	2833	..	312	..	..	..	..	..	..	..	..
	4146	..	837	..	..	..	..	..	..	..	..
94	4037	313	..	37	5	198	3 0	..	..	10	12
95	483	..	2	..	..	..	..	..	..	..	..
96	10551	13	..	..	..	..	..	25	..	..	..
97	59335	4114	..	1298	7 ¹ / ₂	498	1 6	1430	0 6	6	77
98	3168	60	..	19	5 ¹ / ₂	9	..	11	..	3	..
99	..	..	..	..	..	..	..	..	..	..	..
100	2102	..	94	..	..	..	..	..	..	..	..
101	129	..	22	..	..	..	..	..	..	..	..
102	352	22	..	..	..	..	..	..	..	..	..
103	1274	60	..	8	5	7	0 6 ¹ / ₂	21	0 5	..	..
	81481	4582	118	1362	..	712	..	1487	..	19	89
104	108985	10732	..	1860	5	692	..	7971	..	63	150
105	10677	1142	..	850	8 ¹ / ₂	113	6	..	..	..	20
106	3431	237	..	63	5	..	..	..	..	10	..
107	2738	103	..	7	5	..	..	..	..	..	20
	16846	1482	..	920	..	113	..	..	..	10	40
108	2291	240	..	5	5	..	..	234	2 9	..	5
109	8512	1947	..	282	4 ¹ / ₂	..	..	1590	3 9	10	16
110	4173	814	..	35	5	..	..	705	..	..	3
111	29859	5062	..	764	4 ¹ / ₂	..	..	4210	3 0	11	23
112	2045	307	..	68	..	..	..	..	1 8 ¹ / ₂	..	2
113	3265	896	..	..	..	..	..	..	..	..	..

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<i>SCOTLAND—Continued.</i>		
(H) Baking	Chapelhall Federated Baking	114
"	Glasgow United Baking (Glasgow)	115
"	Hamilton Baking	116
"	Kettle Baking	117
"	Newburgh and Mount Pleasant Baking	118
"	Stenhousemuir Baking	119
	Total	
(I) Laundry	Scottish Laundry	120
ENGLISH WHOLESALE SOCIETY.		
(A) Corsets	Desborough	121
Cotton Cloth, &c.	Bury	122
Flannel	Littleborough	123
Hosiery	Huthwaite	124
Ready-made Clothing ..	Broughton	125
"	Leeds	126
Shirts	Broughton	127
Tailoring, &c.	Pelaw	128
Worsted and Wool	Batley	129
(B) Boots and Shoes	Heekmondwike	130
"	Licicester	131
"	Rushden	132
(C) Machines, &c.	*Keighley	133
Hardware	*Dudley	134
Tin, Iron, and Zinc	*Birtley	135
(D) Wood Workers, Cabinet Making ..	Broughton	136
"	Pelaw	137
(F) Printing, &c.	Longsight	138
"	Pelaw	139
(G) Corn Milling	Dunston	140
"	Silvertown	141
"	Manchester Sun Mill	142
"	Oldham Star Mill	143
(J) Various—Soap, Candles, &c.	Irlam	144
" Soap	†Silvertown	145
" Lard, &c.	West Hartlepool	146
" Biscuits, Sweets, &c.	Crumpsall	147
" Preserves, Pickles, &c.	Middleton	148
" Tobacco	Manchester	149
" Brushes	Leeds	150
	Total	
SCOTTISH WHOLESALE SOCIETY.		
(A) Woollen and Clothing	Shieldhall (Glasgow) and Ettrick Mill, Selkirk	151
(B) Leather, Boots and Shoes	Shieldhall (Glasgow)	152
(D) Cabinet, Brush, and Saddlery, and Tinware	"	153
(F) Printing and Bookbinding	"	154
(G) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills	Edinburgh and Glasgow	155
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee	Shieldhall (Glasgow)	156
Tobacco	"	157
Miscellaneous	"	158
Soap	Grangemouth	159
	Total	

* Six months only.

† Twenty-nine weeks only.

	No. of Mem- bers.	LIABILITIES.				ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.			
		£	£	£	£	£	£	£	£	£		£
114	8	1339	6438	646	1290	2749	..	4794	783	27	2411	
115	169	159007	208031	51680	39846	229400	7100	112560	19990	1258	90648	
116	9	5523	15540	1268	3473	8066	..	10750	..	64	5078	
117	569	1493	20	150	311	806	..	954	104	12	715	
118	310	521	..	78	162	439	..	217	..	5	281	
119	1057	9288	167	113	853	3254	1265	3994	607	18	1358	
	5724	202960	231309	56672	49074	258150	14962	147562	22291	1455	105415	
120	55	1745	5105	411	160	6134	..	1196	277	152	5391	
121	26605	..	10105	15568	..	..	..	280	7799	
122	51754	..	20015	31555	..	..	..	344	16462	
123	16152	..	10674	4127	..	..	..	98	4581	
124	95715	..	53570	45976	..	..	..	384	15204	
125	20510	..	4614	7301	..	..	..	577	25762	
126	19789	..	12106	16308	..	..	..	606	33527	
127	37754	..	19326	9339	..	..	..	355	14003	
128	22380	..	6273	10370	..	..	..	301	11258	
129	40737	..	13454	20294	..	..	..	256	13981	
130	21491	..	17574	414	..	..	..	426	21607	
131	166214	..	170795	12762	..	..	..	2065	133073	
132	44494	..	31232	19400	..	..	..	583	30591	
133	19626	..	5064	9267	..	..	..	72	2340	
134	11108	..	3495	8725	..	..	..	146	4163	
135	6161	..	1989	4356	..	..	..	39	1285	
136	22828	..	9193	8266	..	..	..	188	12428	
137	30494	..	8949	12203	..	..	..	223	15786	
138	98298	..	25723	46146	..	..	..	989	49966	
139	6939	..	1434	15022	..	..	..	90	4136	
140	322824	..	149951	100494	..	..	..	179	17594	
141	171249	..	54976	68817	..	..	..	118	10988	
142	240226	..	67022	135727	..	..	..	115	11204	
143	102871	..	39012	52054	..	..	..	83	7475	
144	185982	..	117130	68448	..	..	..	732	41423	
145	91149	..	41984	54387	..	..	..	153	4469	
146	24246	..	7992	9670	..	..	..	28	1751	
147	72318	..	9967	39137	..	..	..	518	26465	
148	247105	..	125013	102978	..	..	..	490	27995	
149	135073	..	81070	32968	..	..	..	635	26246	
150	19480	..	9236	13110	..	..	..	173	7924	
..	13532	1240941	
..	2965511	..	1122938	975249	..	..	..	14778	842427	
151	102909	..	58400	45252	..	..	..	1952	69732	
152	76507	..	49532	25128	..	..	..	1388	66114	
153	40663	..	26339	15453	..	..	..	424	25871	
154	25949	..	6697	19963	..	..	..	411	17855	
155	307881	..	124050	138654	..	..	..	228	18242	
156	65570	..	36920	30412	..	..	..	469	21500	
157	46875	..	3674	2557	..	..	..	171	6923	
158	51456	..	12990	32826	..	..	..	281	15429	
159	33286	..	12647	18105	..	..	..	88	5288	
..	751096	..	366309	334350	..	..	..	5412	246954	

‡ In Purchasing Depôts, Shipping Departments, Building Departments, Creameries, &c.

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<i>SCOTLAND—Continued.</i>		
(ii) Baking	Chapelhall Federated Baking	114
	(Glasgow United Baking (Glasgow).....)	115
	Hamilton Baking	116
	Kettle Baking.....	117
	Newburgh and Mount Pleasant Baking	118
	Stenhousemuir Baking	119
	Total	
(i) <i>Laundry</i>	Scottish Laundry	120
ENGLISH WHOLESALE SOCIETY.		
(A) Corsets	Desborough	121
	Bury	122
	Littleborough.....	123
	Huthwaite	124
	Broughton	125
	Leeds	126
	Broughton	127
	Pelaw	128
	Batley	129
(B) Boots and Shoes	Heckmondwike	130
	Leicester	131
	Rushdon	132
(C) Machines, &c.....	*Keighley	133
	Hardware	134
	*Dudley	134
	Tin, Iron, and Zinc	135
	*Birtley	135
(D) Wood Workers, Cabinet Making.....	Broughton	136
	Pelaw	137
(F) Printing, &c.	Longsight.....	138
	Pelaw	139
(G) Corn Milling	Dunston	140
	Silvertown	141
	Manchester Sun Mill	142
	Oldham Star Mill	148
(J) Various—Soap, Candles, &c.	Irlam	144
	†Silvertown	145
	West Hartlepool	146
	Crumpsall	147
	Middleton	148
	Manchester.....	149
	Leeds	150
	Total	
SCOTTISH WHOLESALE SOCIETY.		
(A) Woollen and Clothing.....	Shieldhall (Glasgow) and Ettrick Mill, Selkirk ...	151
(B) Leather, Boots and Shoes.....	Shieldhall (Glasgow)	152
(D) Cabinet, Brush, and Saddlery, and Tinware	" "	153
(F) Printing and Bookbinding.....	" "	154
(G) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills	Edinburgh and Glasgow	155
(J) Various—		
	Preserves, Confections, Chemicals, Pickles, and Coffee	156
	Tobacco	157
	Miscellaneous	158
	Soap	159
	Total	

* Six months only.

† Twenty-nine weeks only

NET PROFIT: HOW DIVIDED.

	Sales during the Year.		Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
	£	£		Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educa-tional Pur-poses.	Char-itable Pur-poses.
114	23104	4168	..	170	5	14	..	4003	3 7	..	18
115	567604	51083	..	7521	5	6003	1 4	37228	1 4	783	907
116	43941	3942	..	276	5	..	..	3331	1 6½	..	46
117	6689	936	..	75	5	..	..	939	3 4	..	14
118	1818	219	..	25	5	..	..	..	2 8	..	3
119	13298	2368	..	344	4½	..	..	2025	3 2½	31	29
	706599	71922	..	9565	..	6017	..	54255	..	835	1064
120	11167	1313	..	86	5	..	..	1085	2 0	3	34
121	25037	..	947	890	..	..	..	..	..	..	..
122	91156	1156	..	1668	..	..	..	..	..	..	..
123	23533	1605	..	522	..	..	..	..	..	..	..
124	53096	..	39731	2411	..	..	..	..	..	..	..
125	45386	1578	..	616	..	..	..	..	..	..	..
126	59971	2606	..	600	..	..	..	..	..	..	..
127	69050	..	1105	1089	..	..	..	..	..	..	..
128	45010	3088	..	702	..	..	..	..	..	..	..
129	58428	2979	..	1207	..	..	..	..	..	..	t.
130	78667	2460	..	609	..	..	..	..	..	..	..
131	386975	17885	..	5018	..	..	..	..	..	..	..
132	114777	9323	..	1416	..	..	..	..	..	..	..
133	7792	336	..	212	..	..	..	..	..	..	..
134	12621	932	..	173	..	..	..	..	..	..	..
135	3080	309	..	96	..	..	..	..	..	..	..
136	28440	596	..	678	..	..	..	..	0 4	..	..
137	36223	..	5136	943	..	..	..	..	..	..	..
138	135183	5589	..	3105	..	..	..	..	..	..	..
139	10080	333	..	195	..	..	..	..	..	..	..
140	813999	13324	..	10105	..	..	..	..	..	..	..
141	558612	..	7914	6256	..	..	..	..	..	..	..
142	664281	..	3109	5924	..	..	..	..	..	..	..
143	403461	..	957	3988	..	..	..	..	..	..	..
144	780926	41211	..	5870	..	..	..	..	..	..	..
145	75149	4287	..	1494	..	..	..	..	..	..	..
146	121039	2986	..	813	..	..	..	..	..	..	..
147	187764	17454	..	2726	..	..	..	..	..	..	..
148	285143	..	674	6844	..	..	..	..	..	..	..
149	553267	3753	..	4056	..	..	..	..	..	..	..
150	20900	913	..	578	..	..	..	..	..	..	..
	5749046	134703	59573	70744	..	..	..	..	..	..	..
151	189255	..	4001	5422	..	..	..	..	..	..	..
152	282427	8174	..	4024	..	..	..	..	..	..	..
153	65719	1575	..	2142	..	..	..	..	..	..	..
154	58754	4986	..	1369	..	..	..	..	..	..	..
155	976291	4251	..	16239	..	..	0 8	..	0 8	..	..
156	183802	10664	..	3449	..	..	..	..	..	..	..
157	192330	8316	..	2470	..	..	..	..	..	..	..
158	237890	6483	..	2713	..	..	..	..	..	..	..
159	83135	8825	..	1749	..	..	..	..	..	..	..
	2270103	53274	4001	39577	..	..	..	..	..	..	..

GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

	No. of Societies.	LIABILITIES.				ASSETS.					
		No. of Members.	Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
England and Wales	103	21071	£ 5772'5	£ 267600	£ 74971	£ 323834	£ 437861	£ 70848	£ 131017	£ 163455	1
Scotland	17	9065	253113	295178	64436	76974	801991	20359	187469	35558	2
English Wholesale Society	1	..	..	2365531	..	1122888	975249	..	..	..	3
Scottish Wholesale Society	1	..	..	751096	..	866309	334350	..	..	..	4
Total	122	31036	890878	3770394	139107	1893555	2049451	91207	318886	199013	

NET PROFIT: HOW DIVIDED.

	No. of Employees on December 31st.	Salaries and Wages.	Sales during the Year.	Loss for 1908.	Profits for 1908.	To Labour.		To Purchaser.		Subscriptions.	
						Amount Paid.	Amount Paid.	Amount Paid.	Amount Paid.	Educational Purposes.	Charitable Purposes.
1	6280	£ 323085	£ 2249474	£ 5076	£ 78972	£ 23753	£ 8918	£ 23902	£ 555	£ 1605	
2	3096	138021	85449	12431	85449	12431	6822	63311	911	1288	
3	14778	842427	5749046	59573	134703	70744	..	..	..	..
4	5412	246354	2270163	4001	53274	39577	..	..	..	..
28575		1550487	11112220	68650	352998	146508	15340	87213	1866	2863	

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES

(Exclusive of the Productive Departments of the Wholesale Societies).

OBJECT OF MANUFACTURE.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.															
			Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.											
								House Property.	All other Investments.												
ENGLAND AND WALES:—																					
Cotton, Linen, Silk, and Wool	17	5630	126924	88564	25019	110917	43064	2330	91484	40980	1										
Boots and Shoes, and Leather	19	4590	59247	51272	10769	72953	41099	..	15797	25785	2										
Metal, Hardware, &c.	11	983	16969	11179	6798	13919	11904	..	4268	5128	3										
Wood Workers	6	518	13809	33380	2051	11457	37686	..	1192	6594	4										
Building and Quarrying	8	2404	41665	108978	4216	12794	44500	67705	17887	1080	5										
Printing and Bookbinding	15	2427	50871	39411	13092	14945	65014	..	9100	21689	6										
Corn Milling	6	3760	224116	92255	4957	86755	116556	..	36362	52176	7										
Baking	6	587	6594	1408	468	1100	6691	213	1141	774	8										
Laundries	5	72	14415	5470	..	277	17880	..	606	184	9										
Various	10	1060	23865	10292	6791	10877	26478	..	9174	6185	10										
Total	163	21971	677295	367666	74371	328694	437961	70848	131017	109455											
SCOTLAND:—																					
Cotton and Wool	1	2895	37235	56817	3763	26980	23493	9807	39585	7149	1										
Printing and Bookbinding	3	390	11479	8447	3580	760	15274	1500	2426	5841	2										
Baking	12	6724	202683	231309	56872	49674	258150	14082	147552	23291	3										
Laundry	1	65	1745	6165	411	169	6184	..	1195	277	4										
Total	17	9065	253413	255178	64496	76974	301991	26659	187983	95558											

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES—Continued.
(Exclusive of the Productive Departments of the Wholesale Societies).

No. of Employees on December 31st.	Salaries and Wages.	Sales during the Year.	Profits for 1908.	Loss for 1906.	NET PROFIT: HOW DIVIDED.						
					To Capital.	To Labour.	To Purchaser.	Subscriptions.			
					Amount Paid.	Amount Paid.	Amount Paid.	Educational Purposes.	Charitable Purposes.		
	£	£	£	£	£	£	£	£	£	£	£
1	2936	96746	449552	22914	1746	7003	3744	6137	263	604	
2	1817	97117	352829	18048	..	3066	2524	3997	545	452	
3	424	17150	51601	3389	83	664	486	88	32	20	
4	239	14842	38085	646	151	487	..	..	..	..
5	136	7802	50711	1576	1727	275	89	24	5	4	
6	731	50422	147980	8107	244	3006	1013	1311	57	301	
7	271	22330	1048062	16868	76	7661	..	8864	34	118	
8	43	2925	24987	2842	94	292	..	2974	..	22	
9	86	2586	4146	..	837	..	..	..	..	..
10	206	11165	81481	4582	118	1362	712	1487	19	89	
	6289	323085	2249474	78972	5076	23756	8518	23802	855	1605	
1	306	19477	108985	10792	..	1860	692	7971	63	150	
2	123	7738	16846	1492	..	920	113	..	10	40	
3	1455	105415	706599	71922	..	9565	6017	54255	885	1064	
4	152	5301	11167	1313	..	86	..	1085	3	34	
2096	138021	843597	85449	..	12431	6822	63311	911	1288		

Midland Section—continued.			
No. of Members.	SOCIETIES.	£	s. d.
1560	Kirkby-in-Ashfield	10	0 0
117	" Manuftrs.	0	17 8
4029	Langley Mill and Aldercar	15	0 0
324	Langwith	2	14 0
468	Lea and Holloway	3	17 10
19024	Leicester	48	0 0
630	" Anehor Boot & Shoe	5	0 0
919	" Boot and Shoe	7	13 2
26	" Cabinet & General.	0	5 0
69	" Carriage Builders.	0	11 5
8	" Ideal BasketMakers	0	5 0
63	" Morning Star Sun- dries.	1	0 0
269	" Printing	2	4 10
180	" Self-Help Bt. & Shoe	1	10 0
11458	Lincoln Equitable	35	0 0
519	" Land and Building.	4	6 5
1145	Lockhurst Lane	9	10 10
700	Long Buckby	5	16 8
7266	Long Eaton	25	0 0
28	" Printing	0	5 0
607	Loughborough Industrial	4	18 6
310	Lowdham	2	0 0
6000	Mansfield and Sutton	21	0 0
1255	Market Harborough	10	8 4
218	Mayfield	1	16 4
1075	Melton Mowbray	8	6 8
37	Midland Boot Manufacturers (Wellingborough)	1	5 0
62	Midland Sheet Metal Workers (Birmingham)	0	10 4
285	Moulton	2	7 6
292	Mount Sorrel	2	8 8
169	Napton	1	8 0
1797	Netherfield	8	6 8
1170	Newark	9	14 0
924	New Basford	1	1 0
168	Northamp'nshire Productive (Wollaston)	1	8 0
2421	Northampton	10	0 0
11041	Nottingham	20	0 0
117	" Printers	0	19 6
5084	Nuneaton	8	6 8
215	Oadby	1	15 10
828	Oakengates	6	18 0
793	Oswestry	6	12 0
11612	Peterborough	48	5 1
544	Pinxton	4	10 8
67	Pitsford	0	11 2
788	Pleasley and Pleasley Hill	6	11 4
228	Prees	1	15 0
261	Radcliffe-on-Trent	2	3 6
120	Ratby	1	0 0
950	Rannds Distributive	7	18 0
1013	Retford	8	8 10
141	Ringstead Distributive	1	1 6
23	" Unity	0	3 10
8330	Ripley	25	0 0
176	"Avalon" Boot and Shoe (Rothwell)	1	9 4
537	Ruddington	4	9 4
5242	Rugby	18	0 0
600	Rugeley	5	0 0
1853	Rushden	12	7 0
45	St. Crispin (Raunds)	0	7 6
460	St. Ives (Hunts.)	3	15 0
65	Saxby	0	10 10
2279	Scunthorpe	8	6 8
656	Selston	5	4 2
916	Shepshed	7	12 8
1568	Shrewsbury	8	6 8
60	Excelsior Bt. & Shoe (Sileby)	0	10 0

Midland Section—continued.			
No. of Members.	SOCIETIES.	£	s. d.
2750	Soho	16	18 8
232	Southwell	1	16 10
936	Spalding	7	16 0
172	Sperce Boot Manufacturers (Barwell)	1	8 8
2076	Stafford	16	13 4
776	Stanton Hill	6	7 10
2190	Stapleford and Sandiacre	18	5 0
587	Stone	4	10 0
183	Stoney Stanton New	1	10 6
692	Stratford-on-Avon	5	12 0
3260	Tamworth	16	16 0
3671	Ten Acres and Stirchley	16	13 4
288	Thrapston	2	7 2
55	Tibberton	0	8 10
592	Tibshelf	4	18 8
4987	Walsall	25	0 0
141	" Locks & Cart Gear	1	3 6
161	Warsop Vale	1	6 10
662	Warwick	6	19 2
812	Wednesbury and Dist. New	6	15 4
2345	Wellingborough Midland	10	0 0
156	West Haddon	1	6 0
450	Whitechurch (Salop)	3	15 0
196	Wigston Hosiers	1	12 8
354	Wirksworth	3	14 7
410	Wisbeck Phoenix	3	8 4
577	Wollaston	4	16 2
2391	Wolverhampton	10	0 0
160	Woodford	0	13 4
2771	Worcester New Industrial	12	0 0
227	Yardley Hastings	1	16 0

279957

£1221 8 9

NORTHERN SECTION.			
No. of Members.	SOCIETIES.	£	s. d.
324	Allendale	2	14 0
460	Alston	3	6 10
1654	Amble	13	11 2
6519	Anfield Plain	20	0 0
3005	Ashington Industrial	25	0 11
717	" Equitable	5	16 8
1511	Aspatrick Industrial	12	3 11
820	Backworth	6	16 8
1063	Barnard Castle	8	17 2
437	Bebside	4	2 2
2140	Bedlington	17	10 0
108	Belsay	0	18 0
4072	Birtley and District	33	18 8
15900	Bishop Auckland	27	10 0
8054	Blaydon-on-Tyne	50	0 0
1518	Blyth Central	10	0 0
2088	Boldon Collieries	12	10 0
1000	Brandon and Byshottles	8	6 8
153	Brandsby Agricul. Trading	0	17 2
840	Broomhill	6	14 9
423	Cambois	3	10 6
7580	Carlisle	33	6 8
256	Castle Howard	2	0 0
4780	Chester-le-Street	19	16 10
410	Choppington	3	8 4
6013	Cleator Moor	30	0 0
536	Clive Industrial (Blyth)	4	9 1
—	Co-op. Laundries (Newcastle)	0	10 0
2183	Consett	10	10 0
1994	Cornforth and Coxhoe	15	19 11
600	Coxlodge and Fawdon	4	15 9
400	Craghead and Holmside	3	5 7
3923	Cramlington	31	7 8

Northern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
4776	Crook	10	0	0
471	Dalston	3	8	4
9933	Darlington	20	0	0
10	Derwent Flour Mill	2	2	0
2349	Durham	14	0	0
466	Easington Lane	3	17	8
1392	Egremont	10	8	0
830	Esh	6	18	4
1525	Felling Industrial	12	14	2
570	" Shore	4	13	4
95	Felton	0	15	4
393	Fourstones and Newbrough	3	5	4
224	Framwellgate Moor	1	17	4
11058	Gateshead	34	0	0
90	Gilsland Convalescent Homes Association	0	15	0
250	Greenhead	2	1	8
294	Grosmont	2	9	0
513	Guide Post	4	5	6
957	Guisborough	7	10	0
234	Harrington	2	0	0
8287	Hartlepoons	21	0	0
2355	Haswell	8	10	0
298	Haydon Bridge	2	9	8
700	Hebburn Colliery	5	16	8
550	Hedgeley	4	6	8
1670	Hetton Downs	8	6	8
424	Hexham and Acomb	3	10	3
96	Houghton	0	15	0
302	Howick	2	10	4
4532	Jarrow and Hebburn	25	0	0
760	Keswick	5	16	8
334	Kirkby Stephen	2	15	8
402	Lazonby and District	3	7	0
1515	Leadgate	8	6	8
2460	Loftus	10	5	0
64	Longhirst	0	10	8
344	Low Moorsley	2	17	4
407	Malton and Norton	3	7	10
296	Marsden Industrial	2	10	0
368	Marske-by-the-Sea	3	1	4
3824	Maryport	25	0	0
16220	Middlesbrough	65	19	0
1394	Middleton-in-Teesdale	11	12	4
1364	Murton Colliery	11	6	3
683	Naworth Collieries	5	13	10
83	Nenthead	1	0	0
1300	Newbiggin-by-the-Sea	9	7	0
1455	Newbottle	10	0	0
895	New Brancepeth	7	9	2
21213	Newcastle-on-Tyne	40	0	0
119	" H'sehold Furnish'g	0	19	10
630	" St. Anthony's	5	0	0
706	New Delaval	5	17	8
628	Northallerton and District	4	17	6
—	Northern C. Iron and Tin-plate	0	11	4
—	NorthernSectionEducational Committees' Association	0	5	8
3613	North Shields	21	0	0
476	Pegswood	3	19	4
302	Pelton Fell	2	12	6
943	Penrith	7	19	1
248	Pickering and District	2	0	4
78	Pioneer Fishing—N. Shields	0	13	0
1138	Pittington	9	8	4
388	Radcliffe	3	4	8
6604	Ryhope and Silksworth	55	0	9
2900	Seaham Harbour	8	6	8
109	Sea Houses & N. Sunderland	0	16	8
1818	Seaton Delaval	10	0	0
396	Seghill	3	4	6

Northern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
2316	Sherburn Hill	19	6	0
848	Shiremoor	7	1	4
540	Shotley Bridge	4	1	3
1205	Skelton	8	6	8
552	Skinningrove	4	12	0
300	South Hetton Amicable	2	10	0
2168	South Shields	18	0	6
1456	Stanhope and Weardale	12	2	8
1354	Station Town	11	0	0
12201	Stockton-on-Tees	30	0	0
18269	Sunderland	40	0	0
528	Swallow	4	8	0
569	Tantobie	4	14	10
230	Tebay	1	18	4
396	Thirsk	3	6	0
1271	Throckley and District	8	6	8
151	Togston Terrace & Broomhill	1	5	0
1320	Tow Law	10	0	0
1720	Tudhoe Colliery	8	6	8
2397	Tweedside	8	8	0
1626	Tyne Dock	8	8	0
2031	Walker-on-Tyne	10	0	0
4937	Wallsend	20	10	0
1179	West Cornforth	9	16	6
1560	West Pelton	8	6	8
3880	West Stanley	32	6	8
2501	West Wylam and Prudhoe	10	0	0
1158	Whitby	8	12	10
87	Whitfield	0	14	6
350	Whiddrington	2	18	4
273	Wigton	2	5	6
1550	Willington	8	6	8
1313	" Quay and Howdon	10	17	3
1116	Windy Nook	9	6	0
2052	Workington Beehive	12	10	0
2010	" Industrial	10	10	0
290554		£1412	7	9

NORTH-WESTERN SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
9242	Accrington and Church	37	17	6
304	Addingham	2	10	8
750	Adlington	6	0	0
214	Ainsworth New Road	1	15	0
427	Airedale Worsted Manufac.	3	11	2
343	Allerton	2	17	2
5040	Ashton-under-Lyne	40	0	0
3315	Bacup	12	10	0
477	Bakewell	4	12	4
228	Bamber Bridge	1	18	0
450	Bamfurlong	3	15	0
320	Bangor	2	13	4
112	Barkisland	0	18	8
1318	Barnoldswick	8	6	8
22681	Barnsley	70	0	0
350	Barrowford Industrial	2	17	11
9549	Barrow-in-Furness	26	0	0
5210	Batley	20	0	0
267	Battysford Self-Help	2	5	0
155	Beeston	1	5	0
230	Bentham	1	18	4
6725	Beswick	13	10	0
537	Beverley and District	4	7	11
500	Billington and Whalley	4	3	4
3062	Bingley	20	0	0
3721	Birkenhead	12	12	0
2714	Birkenshaw	10	0	0
1889	Birstall	10	0	0

North-Western Section—continued.		
No. of Members.	SOCIETIES.	£ s d.
3966	Blackburn Industrial	8 6 8
3927	„ Daisyfield	10 0 0
2751	„ Grimshaw Park	8 6 8
4872	Blackley	12 12 0
6417	Blackpool	20 16 8
148	„ Union Printers	1 1 0
187	Blackrod	1 10 4
34198	Bolton	80 0 0
54	„ Cabinet Makers	0 10 0
82	Bradford Cabinet Makers	0 13 0
20322	„ (City of)	85 8 7
1256	Brierfield	8 6 8
6779	Brighouse	21 0 0
22074	Brightside and Carbrook	55 0 0
300	Broadbottom	2 10 0
154	Brooksbottoms	1 5 0
311	Brymbo	2 10 0
306	Bryn Gates	3 6 0
238	Buckley	1 19 8
15651	Burnley	62 10 6
308	„ Self-Help	2 11 4
1978	Burslem	8 6 8
12897	Bury	40 0 0
358	Buttershaw	2 19 7
913	Butt Lane	6 19 10
103	Calderdale Clog Sundries	0 16 4
215	Carleton	1 15 8
1575	Carnforth	10 0 0
2415	Castleford Industrial	18 0 0
464	Cefn and District	3 15 0
3575	Chester	8 8 0
1590	Chesterfield	10 0 0
520	Chirk Green	4 6 8
2853	Chorley	10 0 0
1659	Churchtown	8 10 0
458	Churwell	3 16 4
670	Clayton	5 10 6
1881	Clayton-le-Moors	15 13 6
4459	Cleckheaton	20 0 0
410	Clifton	3 13 4
1150	Clitheroe	9 9 1
912	Close Hill	7 12 0
800	Clown	6 13 4
4671	Colne and District	19 0 0
53	„ Vale Corn Millers	1 1 0
—	„ Colne Valley C. Baking	0 5 0
300	Colwyn Bay	2 10 0
2568	Compstall	8 6 8
2556	Congleton	12 12 0
222	Coniston	1 16 8
424	Cononley	3 10 8
708	Co-op. Printing Society, Manchester	10 0 0
434	Co-op. Sundries Manufac.	3 12 4
282	Cowling	2 7 0
246	Cragg Vale	2 0 10
702	Crawshawbooth	5 16 4
10524	Crewe Friendly	42 0 0
350	Crigglistone	2 18 9
2349	Crompton Provident	11 0 0
896	Crosland Moor	7 9 4
409	Crosshills	3 8 2
2383	Dalton-in-Furness	10 0 0
7000	Darwen Industrial	29 3 4
745	Delph	6 4 2
87	„ Woollen Manufac.	0 14 6
739	Denaby Main	6 3 2
520	Denholme	4 3 4
1171	Denton and Houghton	8 6 8
11183	Dewsbury Pioneers	40 0 0
8	„ Co-op. Laundry	0 5 0
260	Diggle	2 3 4

North-Western Section—continued.		
No. of Members.	SOCIETIES.	£ s d.
245	Disley	2 0 10
187	Dogley Bar	1 11 2
7638	Doncaster	25 0 0
372	Dove Holes	3 0 0
318	Driffild	2 13 0
996	Drighlington	7 15 10
6696	Droylsden	27 18 0
738	Eagley	6 3 0
700	Earby	6 0 4
2387	Earlestown	10 0 0
470	Eaves Self-Help Manufac.	3 18 4
530	Eccleshill	4 8 4
226	Eccles Manufacturing	1 17 8
15644	„ Provident	64 13 2
340	Eckington	2 16 8
286	Edenfield	2 7 8
488	Edgworth	4 1 4
478	Ellesmere Port	3 19 8
376	Emley	3 2 0
556	Employés' Prov. (Port S'light)	4 12 8
90	Eserick and District	0 15 0
170	Ewloe Place	1 4 0
9069	Failsworth	35 10 0
6300	Farnworth and Kearsley	20 0 0
116	Ffynnon Groyw	0 19 4
132	Firgrove	1 2 0
2960	Fleetwood	12 10 0
274	Flint and Oakenholt	2 6 8
270	Gargrave	2 5 0
918	Garston and District	7 13 0
2769	Glossop Dale	10 0 0
926	Golcar	7 14 4
934	Gomersal	7 13 11
1914	Goole	14 5 5
170	Grange Moor Friendly	1 8 4
336	Grasscroft	2 16 0
3020	Great Harwood	8 6 8
5290	Great Horton	20 0 0
626	Greenfield	5 4 4
480	Greengates & Apperley Bdg.	4 0 0
93	Gregson's Lane	0 15 0
1179	Guiseley	9 16 4
1464	Hadfield	8 6 8
1008	Halifax Flour	8 8 0
10408	„ Industrial	43 7 4
1152	Handsworth Woodhouse	9 11 11
3071	Harrogate	25 0 0
500	Hasland	3 19 0
2550	Haslingden Industrial	12 10 0
320	Hawarden	3 15 0
580	Hawkshead	3 13 4
940	Haworth	7 16 8
460	Hayfield	3 16 8
1130	Hazel Grove	8 11 8
261	Henpey Busy Bee	2 3 6
850	Hebden Bridge Fustian Mfg.	10 0 0
2815	„ Industrial	11 14 7
7569	Heckmondwike	30 0 0
30	Heckmondwike Co-op. Dyeing and Dry Cleaning Co.	0 5 0
367	Helmshore	3 0 8
431	Heptonstall	3 11 10
610	Hepworth	5 1 8
4487	Heywood	19 0 9
150	Higham	1 5 0
1300	Higher Hurst	10 16 8
225	Higher Walton	1 17 6
2843	Hillhouse Perseverance	8 8 0
543	Hill Top (Paddock)	4 10 2
1510	Hindley	12 11 8
622	Hindsford	5 3 8
264	Holmfild	2 4 0

North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
4	Holmfirth Boot and Shoe ..	0	10	0
667	Holyhead ..	5	8	4
1360	Horbury ..	8	6	8
2584	Horwich ..	8	6	8
13961	Huddersfield ..	40	0	0
696	Hurst Brook ..	5	16	0
2971	Hyde Equitable ..	12	12	0
282	Ingleton ..	2	7	0
285	Junction (Delph) ..	2	7	6
5345	Keighley ..	40	0	0
—	„ Co-op. Laundry ..	0	5	0
—	„ Ironworks ..	1	0	0
2428	Kendal ..	10	0	0
580	Killamarsh ..	4	16	6
601	Kilnhurst ..	5	0	2
11570	Kingston-upon-Hull ..	25	4	0
682	Kippax ..	5	13	8
262	Kirkburton ..	2	3	8
416	Kirkby-in-Furness ..	3	9	4
791	Kirkham—Fylde Industrial ..	6	10	6
10385	Lancaster and Skerton ..	48	0	0
80	Lane Bottom ..	0	13	4
416	Lane Dyehouse ..	3	9	4
269	Langdale ..	2	4	0
49709	Leeds Industrial ..	120	0	0
2196	Leek and Moorlands ..	8	6	8
116	Leek Silk Twist Manufac. ..	2	0	0
899	Lees ..	7	9	10
525	Lees and Cross Roads ..	4	6	8
145	Leeswood ..	1	4	2
10571	Leigh Friendly ..	21	0	0
170	Leven Valley ..	1	8	4
1306	Leyland and Farington ..	9	0	0
772	Linthwaite ..	6	4	4
2029	Littleborough ..	8	6	8
800	Little Hulton ..	6	10	0
645	Little Lever ..	5	3	4
4303	Liverpool (City of) ..	13	0	0
1102	Liversedge ..	8	8	0
361	Livesey ..	6	1	4
182	Llanberis ..	1	10	4
150	Llandudno Junction ..	1	5	0
129	Llanrug ..	1	0	0
1203	Longridge ..	8	6	8
374	Love Clough ..	3	2	4
259	Lower Darwen ..	2	3	2
207	Lower Holker ..	1	14	0
224	Low Moor—Nelson Street ..	1	17	4
1000	Low Wortley ..	8	6	8
468	Luddenden and District ..	3	18	0
522	Luddendenfoot ..	4	7	0
5029	Macclesfield ..	16	0	0
306	„ Silk Manufac. ..	2	11	0
17863	Manchester & Salford Equit. ..	52	0	0
250	Market Weighton ..	2	0	0
884	Marsden Equitable ..	7	7	4
7533	Masbro' Equit. Pioneers ..	18	6	8
780	Matlock Bank ..	2	12	0
1140	Meltham Industrial ..	8	6	8
138	„ Mills Provident ..	1	3	0
530	Middlestown ..	4	7	1
3219	Middleton and Tonge ..	11	13	4
446	Midgley ..	3	14	4
1946	Millom ..	10	10	0
274	Millnrow ..	2	1	2
1308	Milnsbridge Perseverance ..	8	6	8
1310	Mirfield Industrial ..	8	6	8
258	Mold Junction ..	2	3	0
6736	Morley ..	20	0	0
3165	Mossley ..	15	0	0
600	Mytholmroyd ..	5	0	0
7690	Nelson ..	25	4	0

North-Western Section—continued.

No of Members	SOCIETIES.	£	s.	d.
208	Netherthong ..	1	14	8
133	Nettleton ..	1	2	2
460	New Hey ..	3	16	8
2200	New Mills ..	8	6	8
400	New Moston ..	8	6	8
345	New Road Side ..	2	17	6
—	North-Western Section Educational Committees' Association ..	1	1	0
12624	Oldham Equitable ..	52	12	0
16621	„ Industrial ..	69	5	1
3079	Ossett ..	8	6	8
1425	Oswaldtwistle ..	8	6	8
445	Oughtibridge ..	3	12	0
200	Oxenhope ..	1	13	4
180	Oxcroft ..	1	10	0
2352	Padiham ..	16	13	4
831	Parkgate and Berry Brow ..	6	13	4
152	Peckat Well ..	1	5	4
26728	Pendleton ..	111	0	11
86	Penyford ..	0	14	4
260	Pocklington ..	2	3	4
472	Poynton and Worth ..	3	18	4
18941	Preston ..	64	0	0
3002	Prestwich ..	12	10	0
2494	Queensbury ..	10	0	0
1024	Queensferry and District ..	8	10	8
4757	Radcliffe and Pilkington ..	20	0	0
2520	Ramsbottom Industrial ..	10	0	0
529	Ravensthorpe ..	4	3	4
1545	Rawdon ..	11	13	4
547	Rawtenstall Industrial ..	4	9	2
1259	Rhodes ..	8	6	8
192	Ribchester ..	1	12	3
510	Ringley and Kearsley ..	5	0	0
771	Ripon and District ..	6	6	9
600	Ripponden ..	5	0	0
1223	Rishton ..	8	8	0
14985	Rochdale Equitable Pioneers ..	62	8	8
179	Roe Green—Worsley ..	1	9	8
1966	Royton ..	10	0	0
7794	Runcorn and Widnes ..	30	0	0
11600	St. Helens ..	20	0	0
100	St. Martin's ..	0	16	8
318	Sabden ..	2	13	0
82	Salterforth ..	0	13	8
238	Scapegoat Hill ..	1	18	10
676	Scarborough ..	5	16	2
7	Scar Wood Coal ..	0	5	0
471	School Lane ..	3	18	4
130	Sedburgh ..	1	0	0
640	Selby and District ..	5	6	8
257	Shawforth ..	2	1	10
313	Sheepridge ..	2	10	0
12443	Sheffield and Ecclesall ..	40	0	0
59	„ Cutlery ..	0	10	0
81	„ Federated Cutlers ..	0	13	4
344	Shepley ..	2	15	8
276	Siddal ..	2	4	10
788	Silsden ..	6	9	8
1558	Silverdale ..	12	7	10
43	Skelldale Dairy ..	0	7	2
237	Skelmanthorpe ..	2	11	8
1164	Skelmersdale ..	8	15	0
1887	Skipton ..	15	14	6
2430	Slaithwaite ..	8	6	8
188	Smithy Bridge ..	1	6	8
539	South Crossland & Netherton ..	4	8	2
2273	Sowerby Bridge Flour ..	10	0	0
3362	„ Industrial ..	15	0	0
519	Stacksteads ..	4	5	0
770	Stainland & Holywell Green ..	6	8	4

North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
8855	Stalybridge	10	0	0
95	Stanbury	0	15	6
800	Staveley Town	6	13	4
426	Steeton	3	6	8
6816	Stockport	15	10	0
380	Stockport—Great Moor	2	14	6
2222	Stocksbridge	10	0	0
920	Stoke-on-Trent	7	13	4
238	Styal	1	19	8
176	Summerseat & Brooksbof'ns	1	9	4
2002	Swarthmoor and Ulverston	10	0	0
349	Swinton—Chorley Road	2	18	2
642	" Moorside	5	6	8
351	" Upper	2	10	0
593	Tadcaster	4	18	10
326	Thomson, Wm., and Sons	2	14	4
669	Todmorden—Bridge End	5	11	0
3993	" Industrial	16	12	9
80	Tong Park—Baildon	0	13	4
203	Tottington Equitable	1	13	10
—	" Industrial	2	1	8
5564	Toxteth	16	0	0
300	Trawden	2	10	0
86	Turn	0	14	4
1298	Tyldesley	8	6	8
1076	Uppermill	8	19	4
883	Uppertown	3	3	10
217	Wainstalls	1	16	2
6028	Wakefield Industrial	15	0	0
2226	Walkden	10	0	0
245	Walmer Bridge	2	0	10
680	Walsden	5	18	4
240	Wardle	2	0	0
8670	Warrington	15	0	0
192	Water	1	12	0
590	Waterfoot	4	15	0
870	Waterloo	7	4	2
1072	Westhoughton Friendly	8	10	0
1133	" United	8	6	8
23	West Yorks. Coal Federation	0	5	0
476	Wetherby	3	18	0
1289	Whaley Bridge	9	13	10
150	Wheatley Lane	1	5	0
115	Wheelton	0	19	2
636	Whiston	5	6	0
174	Whitehough	1	7	10
320	Whitewell Bottom	2	13	4
907	Whittington	2	11	2
835	Whitworth	6	19	2
418	Wibsey Slackside	3	9	8
6743	Wigan	21	0	0
300	Wilsden	2	10	0
6300	Windhill	32	0	0
249	Winewall	2	0	0
3135	Winnington and Northwich	10	0	0
2537	Winsford	10	0	0
488	Withnell	4	6	8
400	Woodley	3	6	8
532	Wooddale	4	7	6
646	Woolfold	4	0	9
2526	Workshop	10	0	0
999	Wrexham	8	6	6
9900	York	60	0	0
510	Youlgreave	4	5	0

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DONATIONS.

Co-op. Insurance Society	20	0	0
" Newspaper	15	0	0
" Wholesale	250	0	0

Morth-Western Section—continued.

	DONATIONS.	£	s.	d.
Ifollingworth	1	1	0	
Amalgamated Union of Co-op. Employes	1	1	0	
	£4065	2	2	

SCOTTISH SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
19776	Aberdeen Northern	20	0	0
103	Aberfoyle and District	0	17	2
3983	Alloa	12	0	0
986	Alva Bazaar	8	4	4
495	Annie'sland	4	1	8
108	Anstruther	0	17	0
1351	Arbroath Equitable	8	6	8
1415	" High Street	10	0	0
1272	Ardrossan (1907-8)	16	13	4
959	Armadale	7	19	10
399	Auchinheath	2	16	6
630	Auchinleck	5	5	0
389	Auchtermuchty	3	4	1
1308	Avonbank	10	18	0
1708	Bainsford and Grahamston	1	17	0
98	Balfour	0	16	4
1590	Bannockburn	10	0	0
2915	Barthead	15	0	0
2468	Bathgate	8	6	8
712	Beith	5	18	8
1232	Bellshill and Mossend	10	5	4
1200	Blantyre	10	0	0
1668	Bo'ness	8	6	8
1021	Bonnybridge	10	8	4
500	Bonnyrigg	4	3	4
2015	Brechin Equitable	8	6	8
238	Bridge of Weir	1	19	8
1687	Broxburn	10	0	0
1575	Buckhaven	10	0	0
1289	Burnbank	10	15	0
430	Burntisland	3	11	8
244	Busby	2	0	8
355	Cadder	2	17	6
1504	Cambuslang	8	8	0
1374	Camelon	11	2	1
920	Carlisle	7	13	4
940	Carrick	7	9	8
473	Carron	3	15	0
300	Carstairs Junction	2	10	0
403	Cathcart	3	7	2
623	Catrine	5	3	10
656	Chapelhall	5	9	4
327	Chackmannan	2	14	6
4407	Clydebank	36	14	6
800	Coalburn and District	6	13	4
6271	Coatbridge	10	0	0
229	Co-op. Convalescent Homes	1	18	2
66	Co-op. Quarrying Assoc.	1	0	0
1428	Cowdenbeath	11	18	0
7291	Cowlairs (Glasgow)	15	0	0
129	Creetown	1	1	6
198	Crieff	1	13	0
737	Crofthead	6	2	10
671	Crosshouse	4	18	4
271	Cumbernauld	2	5	2
259	Cupar and District	2	1	8
—	Dalkeith	2	0	0
370	Dalmellington	3	1	8
829	Dalnuir	6	0	0
447	Dalry	3	14	4
6145	Dalziel	10	0	0

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
871	Darvel.....	7	5	2
974	Denny and Dunipace.....	8	2	4
141	Douglas Provident.....	1	3	6
217	" Water.....	1	16	2
604	Dreghorn.....	5	0	8
3200	Dumbarton.....	8	6	8
1690	Dumfries and Maxwelltown.....	13	17	8
362	Dunblane.....	3	0	4
2000	Dundee (City of).....	16	13	4
1844	Dundee & Dist. Coal Supply.....	8	10	4
7489	Dunfermline.....	20	0	0
1259	Dykehead and Shotts.....	10	8	4
720	Dysart.....	6	0	0
229	Earlston.....	1	18	2
172	East Kilbride.....	1	8	4
444	East Wemyss.....	3	12	0
300	Edinburgh—People's Bank.....	2	10	0
148	" Printing.....	1	4	8
34818	" St. Cuthbert's.....	50	0	0
83	Elgin.....	0	10	0
201	Fergushill.....	1	13	6
1261	Galashiels.....	10	10	2
1242	" Waverley.....	10	7	5
1070	Galston.....	8	16	9
64	Gavieside.....	0	10	8
500	Gilbertfield.....	4	3	4
1620	Glasgow—Drapry & Furnishg.....	13	10	0
9035	" Eastern.....	15	0	0
17575	" Kinning Park.....	25	0	0
2539	" London Road.....	10	0	0
1918	" Progress.....	15	19	8
16704	" St. George.....	27	0	0
4204	" St. Rollox.....	12	0	0
168	" United Baking.....	25	0	0
125	Glenbuck.....	0	10	6
156	Glengowan.....	1	6	0
73	Glespin Provident.....	0	12	2
2610	Grahamston and Bainsford.....	21	15	0
1895	Grangemouth.....	10	0	0
4514	Greenock—Central.....	20	16	8
586	" East End.....	4	13	8
457	Guard Bridge.....	3	15	0
1098	Haddington.....	8	6	8
244	Hallside.....	1	18	11
9	Hamilton—Baking.....	1	0	0
1969	" Central.....	15	16	8
444	" Palace Colliery.....	3	14	0
3970	Hawick.....	16	10	10
122	Howwood.....	1	0	4
245	Hurlet and Nitshill.....	2	0	10
800	Hurlford.....	6	13	4
445	Innerleithen.....	3	14	0
247	Inverness.....	2	1	1
598	Irvine and Fullarton.....	4	19	8
471	Jedburgh Store Co.....	3	13	6
1501	Johnstone.....	12	2	0
702	Juniper Green.....	5	15	5
258	Kelso.....	2	3	0
1600	Kelty.....	13	6	8
248	Kettle.....	2	1	4
586	" Baking.....	4	17	4
504	Kilbarchan.....	4	3	6
1365	Kilbirnie.....	11	7	6
7114	Kilmarnock Equitable.....	20	0	0
752	Kilsyth.....	6	5	0
760	Kilwinning.....	6	4	11
226	Kingseat.....	1	17	8
1580	Kirkintilloch.....	8	6	8
1159	Lanark Provident.....	10	1	10
510	Langholm.....	4	5	0
523	Larbert.....	4	7	0
1226	Larkhall.....	10	4	4

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
214	Lassodie.....	1	13	4
54	Leavenseat.....	0	9	0
6889	Leith Provident.....	12	10	0
369	Lennoxtown.....	3	1	6
970	Leslie and District.....	8	1	8
1539	Leven Reform.....	8	6	8
234	Linwood.....	1	19	0
3011	Lochgelly.....	13	12	0
200	Lochwinnoch.....	1	13	4
696	Longcroft.....	5	16	0
1296	Markinch.....	10	16	0
603	Mauchline.....	4	17	4
167	Menstrie.....	1	6	8
600	Methil.....	4	18	4
390	Milngavie.....	3	5	0
115	Moffat Mills.....	0	19	2
657	Muirkirk.....	5	9	6
3273	Musselburgh and Fisherrow.....	8	6	8
376	Newarthill.....	3	2	6
184	Newburgh and District.....	1	11	0
480	New Cumnock.....	3	18	6
1032	Newmains & Cambusmethan.....	8	10	6
1072	Newmilns.....	8	18	8
210	Newton Mearns.....	1	15	0
674	Newtonshaw.....	5	12	4
1058	Norton Park.....	8	6	8
253	Overtown.....	2	2	2
1607	Paisley Equitable.....	13	6	8
2748	" Manufacturing.....	22	18	0
7324	" Provident.....	25	0	0
362	" Underwood Coal.....	3	0	4
2818	Pathhead and Sinclairtown.....	20	0	0
921	Peebles.....	7	13	5
1927	Penicuik.....	16	1	7
6331	Perth—City of.....	20	0	0
2555	" Coal.....	4	3	4
171	Peterhead.....	1	8	6
1198	Pollokshaws.....	9	19	8
1900	Port Glasgow Provident.....	10	0	0
846	Portobello.....	6	16	4
590	Prestonpans.....	4	18	4
1072	Renfrew Equitable.....	8	18	8
280	St. Andrew's.....	2	5	0
53	Scottish Co-op. Laundry.....	0	8	10
45	" "Co-operator".....	0	10	0
23	" Guild of Handicraft.....	0	5	0
1247	Selkirk.....	10	0	0
4368	Shettleston.....	8	6	8
221	Skinflats.....	0	16	8
1000	Slamannan.....	8	6	8
750	Stenhousemuir.....	6	5	0
930	Stevenson.....	7	15	0
3209	Stirling.....	8	6	8
354	Strathaven.....	2	19	0
74	Strathkinness.....	0	12	0
540	Thornliebank.....	4	10	0
1225	Tillicoultry.....	8	6	8
1200	Toll Cross.....	10	0	0
2122	Tranent.....	16	13	4
660	Troon.....	5	11	8
1592	Uddingston.....	12	10	0
4125	Valde of Leven (Alexandria).....	12	0	0
304	Walkerburn.....	2	10	8
1241	West Benhar.....	8	0	0
4240	West Calder.....	15	0	0
254	West Wemyss.....	2	2	4
2244	Wishaw.....	18	10	8

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DONATIONS.

Scottish C. Wholesale Society. 85 0 0

Scottish Section—continued.

DONATIONS.	£	s.	d.
Central District Association ..	0	10	0
East of Scotland District Assoc.	0	10	0
Falkirk District Association ..	0	10	0
Fife and Kinross Dist. Assoc...	0	10	0
	£1617	14	10

SOUTHERN SECTION.

No. of Members	SOCIETIES.	£	s.	d.
17	Addington	0	2	10
725	Addlestone and District	6	0	0
551	Aldershot	4	11	10
120	Alton and District	0	10	0
474	Arlesey	3	19	0
568	Arundel	4	14	8
1452	Ashford	8	8	0
870	Aylesbury	7	1	8
3308	Banbury	21	0	0
682	Basingstoke	5	13	8
1224	Beccles	8	14	2
462	Bedford Progressive	8	17	0
551	Berkhamstead	4	11	8
400	Biggleswade	3	6	8
810	Bishop's Stortford	5	17	6
580	Bletchley & Fenny Stratford.	4	16	8
640	Bradford-on-Avon	5	6	8
1280	Braintree and West Essex	8	7	0
263	Brandon	2	4	6
625	Brentwood and District	5	4	4
2162	Brighton-Equitable	17	16	4
3421	Bromley	20	0	0
289	Burwell	2	11	6
4834	Cambridge	15	0	0
2037	Chatham and District	15	0	0
196	Chatteris	1	11	4
2613	Chelmsford	14	8	0
750	Chesham	6	5	0
46	" Boot and Shoe	0	7	10
1050	Chippenham	8	6	8
1604	Chipping Norton	10	0	0
210	Clacton	1	15	0
353	Cliffe-at-Hoo	2	18	4
108	Cobham	0	18	0
6952	Colchester and East Essex	32	0	0
1901	Cowes	10	16	8
289	Crawley and Ifield	2	8	2
—	Crays (St. Mary Cray)	4	4	0
363	Cromer	3	0	6
163	Croxley	1	1	0
1654	Croydon	8	6	8
1252	Dartford	8	6	8
522	Devezes	4	3	10
281	Diss	2	5	10
128	Downham and District	1	1	4
267	Earls Colne	2	4	6
240	East Grinstead	2	0	0
614	Eastleigh	5	2	4
60	Edenbridge	0	10	0
480	Ely	3	17	4
8665	Enfield Highway	16	0	0
397	Epping	3	6	2
648	Epsom	5	8	0
245	Fakenham	2	0	10
190	Farnham and District	1	10	0
1485	Faversham	8	6	8
2754	Folkestone	9	0	0
60	Garden City Co-operators	0	10	0
78	" Press	0	12	10
128	" Tenants	1	1	4

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
1134	Godalming	8	6	8
360	Gomshall	2	16	8
1891	Gravesend, Borough of	8	6	8
4595	Grays	22	0	0
1216	Great Yarmouth	10	2	8
421	Greenstreet	3	10	2
1399	Guildford	10	0	0
1498	Halstead	12	9	8
250	Hampstead Tenants	2	1	8
360	Hampton and New Hampton	3	0	0
1440	Harwich and Dovercourt	11	17	6
362	Haslemere and District	3	0	0
1383	Haverhill	11	15	0
621	Haywards Heath	5	8	6
135	Heamel Hempstead	1	2	4
474	High Wycombe	3	18	3
333	Hitchin United	2	10	0
187	Hoddesdon	1	2	0
7572	Ipswich	40	0	0
150	Lakenheath	1	5	0
393	Leatherhead	3	3	2
739	Leiston	6	3	2
1464	Lewes	12	0	9
3240	London—Agricultural and Horticultural	8	6	8
—	" London—Agricultural Organisation Society..	2	2	4
769	" Anchor	6	8	0
63	" Anchor Sav'gs Bnk.	0	10	6
79	" Bookbinders	0	13	2
249	" Brixton Result	2	1	6
292	" Cab Drivers	2	8	8
306	" Canteen and Mess.	5	5	0
73163	" Civil Service Supply	52	1	0
—	" Clapton Park	1	4	8
84	" C. Bass Dressers	0	7	0
170	" C. Brotherhood Trst.	1	8	4
—	" C. Brotherhood Trst. Extension	0	5	0
84	" C. Clothiers	0	14	0
—	" C. Institute	0	10	6
—	" C. Perant. Buildg.	8	6	8
30	" C. Typewriters	0	5	0
—	" Co-partnership Ten.	0	5	0
5253	" Edmonton	16	0	0
571	" Hendon Industrial	4	11	8
8	" King's Cross Publishing Co.	0	5	0
—	" National C. Festival	0	10	6
117	" Perseverance	0	8	4
89	" Pioneer Co-op. Boot	0	14	10
332	" Tenant Co-operators	2	15	4
4022	" West London	8	6	8
1740	" Wood Green	4	3	4
1256	" W. Men's C. Union	10	9	4
1968	Lowestoft	10	10	0
1884	Luton	8	6	8
720	Maidenhead	6	0	0
358	Maidstone	2	17	6
1033	Maldon and Heybridge	8	12	2
179	Medway Ship, Barge, &c.	1	10	0
204	Melton Constable	1	14	0
283	Mere and District	2	7	2
98	Middleton Stoney	0	16	4
4663	New Brompton	12	10	0
1230	Newhaven	8	6	8
700	Newmarket	5	16	8
251	Newport Pagnell	2	1	10
2500	New Swindon Industrial	8	10	0
8355	Norwich	20	0	0
300	Norwood Co-operators	2	7	2
6563	Oxford	20	0	0

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
60	Oxford C. Builders.....	0	10	0
1724	Parkstone and Bournemouth.....	12	0	0
1332	Penge and Beckenham.....	9	0	0
176	Potton.....	1	9	4
7987	Portsea Island.....	21	0	0
260	Radlett.....	2	3	4
514	Rainham.....	4	5	3
504	Ramsgate.....	4	4	0
60	Ravenstone.....	0	10	0
8797	Reading.....	30	0	0
3698	River and District.....	24	19	10
3116	Rochester.....	8	6	8
320	St. Albans.....	2	13	4
376	Saffron Walden.....	3	0	0
1204	Salisbury.....	10	0	8
902	Sawston.....	7	10	0
479	Shanklin Lake & Branstone.....	3	19	4
2337	Sheerness.....	17	0	0
1984	„ Economical.....	16	4	10
452	Sheringham.....	3	15	4
301	Silsoe.....	2	10	0
2776	Sittingbourne.....	23	2	8
1263	Slough and District.....	10	0	0
3584	Southampton.....	14	18	8
1320	Staines and Egham.....	10	18	4
252	Steeple Aston.....	2	2	0
560	Stony Stratford.....	4	13	4
758	Stowmarket.....	6	6	4
17865	Stratford.....	40	0	0
120	Sunningdale.....	1	0	0
249	Surbiton and Long Ditton.....	2	1	6
696	Sutton.....	5	16	0
324	Swaffham.....	2	13	4
1305	Thetford.....	8	6	8
869	Tiptree.....	7	7	10
300	Tonbridge.....	2	10	0
934	Tring.....	7	13	10
2554	Trowbridge.....	8	6	8
517	Tunbridge Wells.....	4	6	2
184	L'Union Agricole de Jersey.....	1	15	8
427	Walmer and Mongeham.....	3	10	0
449	Walton.....	3	14	10
600	Warminster.....	5	0	0
2283	Watford.....	10	0	0
229	Wealdstone.....	1	5	0
848	Weymouth.....	7	1	4
108	Whittlesford.....	0	18	0
397	Wickham Market.....	3	6	2
1561	Willesden and District.....	8	6	8
451	„ Junction.....	3	14	11
85	Willingham.....	0	13	6
280	Wilton.....	1	19	4
483	Winchester and District.....	3	18	7
1120	Windsor and District.....	9	1	4
439	Witham.....	3	13	2
186	Woburn Sands.....	1	11	0
608	Woking, Horsell, and District.....	5	0	10
1333	Wolverton.....	11	2	0
372	Woodbridge.....	0	15	8
26935	Woolwich—Royal Arsenal.....	70	0	0
140	„ Industrial Bldg.....	1	3	4
300	Worthing.....	2	7	10
227	Wymondham.....	1	18	0
325	Yiewsley and West Drayton.....	2	14	2
321833		£1331	16	1

DONATIONS.

London—Railway Clear'g House	2	2	0
Southend and District.....	1	1	0
	£1334	19	1

SOUTH-WESTERN SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
286	Ashburton.....	2	7	8
394	Bideford Industrial.....	3	5	8
601	Bodmin.....	5	0	0
600	Bovey Tracey.....	4	10	7
1225	Bridgwater.....	10	4	2
12964	Bristol.....	85	16	8
—	Bristol Beehive Thrift.....	1	5	6
720	Brixham.....	5	17	6
264	Bruton.....	2	4	0
652	Buckfastleigh.....	5	8	8
1680	Chard.....	13	19	4
62	Cheddar and District.....	0	10	0
400	Coleford.....	3	6	8
110	Colyton.....	0	18	4
144	Cornwood.....	1	4	0
626	Crewkerne.....	5	0	0
200	Cullompton.....	1	13	1
108	Darite.....	0	18	0
100	Dartmouth.....	1	13	4
385	Delabole.....	3	4	2
3077	Exeter.....	9	0	0
660	Exmouth.....	5	5	9
674	Frome.....	5	6	6
101	Holsworthy.....	0	16	8
192	Honiton.....	1	5	0
180	Ifracombe.....	1	10	0
45	Kingsbridge.....	0	10	7
110	Kingswear.....	0	18	4
126	Lee Moor.....	1	1	0
632	Liskeard, St. Cleer and Dist.....	5	5	4
240	Menheniot.....	1	19	0
99	Milborne Port.....	0	16	6
1420	Newton Abbot.....	4	3	4
75	North Tawton.....	0	12	6
179	Oakhill.....	1	9	10
132	Ottery St. Mary.....	1	10	0
1470	Paignton.....	12	5	0
136	Pensilva.....	1	2	8
288	Penzance and District.....	1	2	6
35102	Plymouth.....	100	0	0
162	„ Printers.....	1	7	0
824	Plympton.....	6	2	4
300	Portishead.....	3	5	0
345	Princetown and District.....	1	19	4
3090	Radstock.....	16	13	4
504	St. Austell.....	4	4	0
280	St. Blazey.....	2	6	8
190	St. Columb Road.....	1	9	10
650	Saltash.....	2	14	2
480	Sidmouth.....	2	0	0
265	South Molton and District.....	1	18	0
81	South Petherton.....	0	13	6
183	Stoke-under-Ham.....	1	13	10
2168	Taunton.....	11	0	0
320	Tavistock.....	2	13	4
625	Teignmouth.....	5	0	0
150	Templecombe.....	1	6	6
900	Tiverton.....	7	10	0
1806	Torquay.....	8	11	8
200	Torrington.....	1	13	4
209	Totnes.....	0	8	9
321	Truro and District.....	2	13	6
2297	Twerton-on-Avon.....	10	10	0
337	Wadebridge and District.....	2	16	2
1165	Wellington (Somerset).....	9	8	4
566	Weston-super-Mare.....	4	14	4
1490	Yeovil.....	8	6	8
86466		£387	7	5

THE CO-OPERATIVE UNION LIMITED.



CASH ACCOUNT,

From JANUARY 1st to DECEMBER 31st, 1908.

RECEIPTS.

Dr.		£ s. d.	£ s. d.
To Cash in hand of Treasurer of Irish Executive.....		10 0 0	
" " " Midland Section		34 1 11	
" " " Northern Section		18 19 8	
" " " Scottish Section		43 14 2	
" " " South-Western Section		6 10 9	
" " " Western Section		5 7 2	
" " " Central Office.....		17 13 3	
			136 6 11
" SUBSCRIPTIONS AS PER DETAILED STATEMENT:—			
	Share Capital, Subscriptions.		Totals.
On Account of—	£ s. d.	£ s. d.	£ s. d.
6760 Members—Ireland.....	0 5 0	43 16 2	44 1 2
279957 " Midland Section	0 15 0	1220 13 9	1221 8 9
290554 " Northern Section....	0 10 0	1411 17 9	1412 7 9
898691 " North-West'n Section	2 0 0	3776 0 2	3778 0 2
341768 " Scottish Section	1 0 0	1529 14 10	1530 14 10
324833 " Southern Section....	1 5 0	1330 11 1	1331 16 1
86466 " South-West'n Section	0 10 0	386 17 5	387 7 5
61681 " Western Section	1 0 0	393 19 10	394 19 10
2290710	7 5 0	10093 11 0	10100 16 0
			10100 16 0
" DONATIONS:—			
North-Western Section		287 2 0	
Scottish Section.....		87 0 0	
Southern Section		3 3 0	
			377 5 0
" Sale of Pamphlets, Nomination Books, &c.....		145 5 11	
" " Rules		543 10 3	
" " Bookkeeping Text Books		165 12 3	
" " "Industrial Co-operation".....		55 9 11	
" " Co-operative Directories		34 17 0	
" " Congress Reports		106 11 9	
" " Managers' Text Book		150 14 3	
" " Exercise Pads		35 0 7	
" " "Our Story"		126 7 1	
" " Other Publications		177 14 4	
" " Bond Forms, Impressed Stamps, &c.....		16 4 4	
" Postages repaid on Books sold		16 1 8	
" Advertising in Congress Report		29 8 6	
" Legal Charges repaid		21 18 3	
" Dividend on Shares—Co-operative Printing Society		3 15 0	
" " " and Premiums—Co-operative Insurance Society..		6 17 9	
" Scottish Section—Bank Interest		0 5 5	
" " " Rent and Office Cleaning repaid by Convalescent Homes		6 6 6	
" Southern Section—Propaganda Expenses repaid by Guildford Society		0 11 0	
" " " " " Yiewsley Society		2 0 0	
" Half Rent and Interest of Newcastle Office—Repaid by Insurance Society.....		23 0 0	
" Half Expenses and Wages of Propagandist Agent—Repaid by C.W.S.		103 2 8	
Carried forward.....		1770 14 0	10614 7 11

	£	s.	d.	£	s.	d.
Brought forward	1770	14	0	10614	7	11
To Entrance Fees—Manager's Training Centres	147	19	0			
" " " Bookkeeping Class and Examination	18	12	6			
" " " "Co-operation" Correspondence Class	17	0	0			
" " " Audit Examination	3	10	0			
" Donations from Societies for Educational Work	73	10	0			
" Proportion of Expenses of Joint Parliamentary Committee—Repaid by C.W.S.	5	10	1			
" Proportion of Expenses of Joint Parliamentary Committee—Repaid by Scottish C.W.S.	5	10	1			
" Postages and Printing—Repaid by Co-operative Defence Committee	12	15	3			
" " and Carriage—Repaid by North-Western Sectional Demonstration	7	0	5			
" Cost of Plans for Boundaries—Repaid by Societies	1	12	0			
" Cash Received on Account of Blandford Memorial Fund—Newport Congress	74	2	6			
				2137	15	10
" Cash Received on Account of Hughes Scholarship Fund				79	16	2
" " " " Neale				79	16	3
" " " " International Co-operative Alliance				415	17	0
" " " " Newport Exhibition Building Fund				712	3	6
" Wholesale Bank Withdrawals				13838	8	8
				£27873	5	4

EXPENDITURE.

Ch.	£	s.	d.
By Wholesale Bank Deposits	13891	1	7
" Cash Paid on Account of Hughes Scholarship Fund	100	0	0
" " " " Neale	33	6	8
" Subscriptions Received on Account of " International " Co-op. Alliance—Paid over	355	12	0
" " " " " Newport Exhibition Building Fund—Paid over	712	3	6
" Cash Received on Account of Blandford Memorial Fund, Preston—Paid over	82	13	0
" " " " " " " " Newport — Paid for Scholarships	20	0	0

UNITED BOARD.

BY NEWPORT CONGRESS EXPENSES:—	£	s.	d.	£	s.	d.
Travelling	195	10	11			
Expenses	276	10	0			
Writers of Papers	20	0	0			
Foreign Delegates' Expenses	26	15	2			
Sundries, Postage, Carriage, &c.	0	7	5			
Room for Office	3	13	6			
Reporting	35	0	0			
				557	17	0
" UNITED BOARD MEETINGS:—						
Travelling	66	7	5			
Expenses	85	10	0			
				101	17	5
" OFFICE COMMITTEE MEETINGS:—						
Travelling	59	1	3			
Expenses	34	0	0			
				93	1	3
" JOINT PARLIAMENTARY COMMITTEE	Travelling.	Expenses.	Totals.			
MEETINGS:—	£	s.	d.	£	s.	d.
Haslingden	0	9	10	0	10	0
London	81	7	8	30	14	0
	81	17	6	31	4	0
				113	1	6
Acts, &c.				0	12	2
General Printing				14	18	1
Postages				1	0	0
				129	11	9
" CONFERENCE AND OTHER	Travelling.	Expenses.	Totals.			
MEETINGS:—	£	s.	d.	£	s.	d.
Belfast	3	9	9	3	6	6
Birmingham	—	0	8	0	0	8
Carried forward	3	9	9	3	14	6
				7	4	3
				882	7	5
				15197	16	9

CASH ACCOUNT.

629

	Travelling. Expenses.		Totals.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Brought forward.....	3 9 9	3 14 6	7 4 3	892 7 5
BY CONFERENCES, &c.—continued:—				
Glasgow	5 17 4	3 0 0	8 17 4	
Hebden Bridge	0 4 0	—	0 4 0	
Huddersfield.....	0 7 3	0 2 9	0 10 0	
London	6 2 4	32 9 6	38 11 10	
London, Devizes, Bristol, and Newport.....	2 6 0	3 14 0	6 0 0	
Manchester	0 4 0	2 5 0	2 9 0	
Newcastle-on-Tyne	5 14 0	2 16 6	8 10 6	
Newport	3 18 3	1 2 9	5 1 0	
Oxford.....	0 17 6	0 10 0	1 7 6	
Paisley	5 11 6	3 0 0	8 11 6	
Preston	0 16 11	0 10 6	1 7 5	
Stoke	0 5 9	0 8 9	0 14 6	
Copenhagen—Danish Congress ..	6 6 3	14 3 0	20 9 3	
Eisenach and Vienna—German and Austrian Congresses.....	16 10 0	21 5 0	37 15 0	
Geneva—Swiss Congress.....	7 5 10	13 4 0	20 9 10	
Limoges—French Congress	11 6 10	10 8 0	21 14 10	
Stockholm & Christiania—Swedish and Norwegian Congresses....	16 7 2	14 9 0	30 16 2	
The Hague—Executive Meeting International Alliance	14 12 10	9 11 6	24 4 4	
	108 3 6	186 14 9	244 18 3	244 18 3
„ EDUCATIONAL COMMITTEE MEETINGS:—				
Birmingham.....	14 5 10	9 9 6	23 15 4	
Carlisle	6 0 5	2 16 0	8 16 5	
Hastings—National Union of Teachers	4 10 0	2 10 0	7 0 0	
Letchworth	29 9 7	24 2 6	53 12 1	
London	20 17 5	10 1 0	30 18 5	
Manchester	26 15 6	14 10 0	41 5 6	
Oxford.....	1 15 8	1 10 0	3 5 8	
York.....	11 9 9	6 15 5	18 5 2	
	115 4 2	71 14 5	186 18 7	
Grants for Junior Examinations			32 6 6	
„ Summer Meeting			27 10 0	
„ to Classes			71 10 0	
„ for Prizes			15 2 6	
„ for Preparation of Lantern Lecture			2 2 0	
Examination Expenses			165 15 9	
Expenses—Correspondence Class “Co-operation”.....			15 10 6	
„ Bookkeeping Class—Manchester			10 0 0	
Manager's Training Centres—Expenses			44 3 8	
„ „ „ Fees.....			263 10 0	
Prizes for Essays			5 0 0	
Lantern Slides.....			3 18 9	
Manager's Text Book			28 7 0	
General Printing			276 14 8	
			1148 9 11	
„ JOINT PROPAGANDA COMMITTEE:—				
	£ s. d.	£ s. d.	£ s. d.	
Cheadle	1 17 6	2 0 0	3 17 6	
Ellesmere	2 8 10	2 0 0	4 8 10	
Manchester	17 8 2	13 0 0	30 8 2	
Welsphool.....	6 8 0	4 10 0	10 18 0	
	28 2 6	21 10 0	49 12 6	
Organisers' Expenses—Propaganda			76 4 6	
„ „ Salary			130 0 0	
General Printing			0 12 9	
			256 9 9	
„ EXHIBITIONS COMMITTEE:—				
	£ s. d.	£ s. d.	£ s. d.	
Carlisle	3 15 4	1 16 0	5 11 4	
Carried forward	8 15 4	1 16 0	5 11 4	2532 5 4
				15197 16 9

	Travelling. Expenses.		Totals.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Brought forward.....	3 15 4	1 16 0	5 11 4	2532 5 4 15197 16 9
BY EXHIBITIONS COMMITTEE—continued:—				
London	3 18 5	5 17 4	9 15 9	
Manchester	19 16 2	9 0 0	28 16 2	
Sheffield	2 5 2	1 19 8	4 4 10	
Workington	4 15 0	5 6 6	10 1 6	*
	<u>34 10 1</u>	<u>23 19 6</u>	<u>58 9 7</u>	
Preparing Plans			1 15 0	
General Printing			17 7 6	77 12 1
„ JOINT COMMITTEE—TRADE-UNIONISTS AND CO-OPERATORS:—				
London	19 12 9	8 0 0	27 12 9	
Manchester	9 6 0	7 10 0	16 14 0	
Newcastle-on-Tyne	1 0 0	1 0 0	2 0 0	
	<u>29 18 9</u>	<u>16 10 0</u>	<u>46 8 9</u>	
Hire of Room			0 5 0	
General Printing			5 19 3	52 13 0
„ DEFENCE COMMITTEE:—				
Manchester	1 6 10	2 0 0	3 6 10	
General Printing			1 2 6	4 9 4
„ COMMITTEE ON CREDIT:—				
Manchester	0 15 9	3 10 0	4 5 9	
General Printing			4 19 0	
Postages, Telegrams, and Stationery			3 2 10	12 7 7
„ WAGES, &c.:—				
Permanent Salaries—Manchester			1861 16 0	
Northern Section			170 0 0	
North-Western Section			200 0 0	
Scottish Section			333 10 0	
Southern Section			248 16 8	
Honorariums: Sectional—				
Midland Section			10 0 0	
South-Western Section			15 0 0	
Western Section			15 0 0	
Auditing			10 10 0	2864 12 8
„ GENERAL PRINTING:—				
Circulars, Stationery, &c.			343 2 7	
Pamphlets, Reports, Text Books, and Publications			1453 9 0	1796 11 7
„ MISCELLANEOUS EXPENSES:—				
Rent			306 17 0	
Rates			91 6 0	
Lighting			7 18 5	
Office Cleaning			25 12 10	
Carriage			73 18 3	
Postages			267 11 10	
Telegrams			4 2 4	
Impressed Stamps			1 16 10	
Sundries			6 11 7	
Coal			5 14 1	
Co-operative News—Copies of			20 3 0	
Advertising			61 10 0	
Office Furniture and Repairs			11 11 5	
Publications			203 5 1	
Legal Advice			226 0 0	
Rent of Newcastle Office			34 10 0	
Translating			3 0 6	
Paper and Twine			11 4 3	
Acts and Law Books			0 9 9	
Carried forward.....			1363 3 2	7340 11 7 15197 16 9

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward	1363	3	2	7340	11	7	15197	16	9
By MISCELLANEOUS EXPENSES—continued:—									
Grant to International Alliance	50	0	0						
" Agricultural Organisation Society	10	0	0						
" Workers' Educational Association	5	0	0						
" Secret Commission and Bribery Prevention League	5	5	0						
" Women's Co-operative Guild	300	0	0						
" " " " Scotland	100	0	0						
" " " " Ireland	15	0	0						
Registrar's Lists	1	8	8						
Subscriptions	4	18	6						
Railway Contract Ticket	48	10	0						
Insurance	5	0	8						
New Typewriters	60	14	4						
Inscribing Shields	3	0	0						
Expenses Southern Office—Institute of Journalists	20	0	0						
Interest on Loan—Women's Co-operative Guild	12	0	0						
Registration of Telegraphic Address	1	1	0						
Telephone Rents	12	5	0						
Conference Teas	1	16	0						
Copyright Fee—Manager's Text Book	0	10	0						
				2019	7	4			
				9359	18	11			
							9359	18	11

IRISH EXECUTIVE.

	Travelling. Expenses.			Totals.					
	£	s.	d.	£	s.	d.			
By EXECUTIVE COMMITTEE:—									
Belfast	15	7	1	8	15	0			
Dublin	4	13	10	2	5	0			
Dundalk	2	7	4	0	12	6			
Lisburn	1	14	4	0	15	0			
Newry	1	19	8	0	12	6			
	26	2	3	13	0	0			
				39	2	3			
						39	2	3	
„ CONFERENCES AND OTHER MEETINGS:—									
Ballygeary	0	18	7	1	0	0			
Bray	1	0	0	1	5	0			
Coalisland	0	7	3	0	10	0			
Keady	0	12	1	0	10	0			
Larne	2	1	7	4	0	0			
Londonderry and Portrush	1	2	9	1	10	0			
Lucan	0	1	5	0	2	6			
Newry	1	2	8	1	2	6			
Portadown	0	5	10	0	2	6			
Rosslare	1	1	6	2	0	0			
Tassagh	—			0	10	0			
	8	13	8	12	12	6			
				21	6	2			
„ MISCELLANEOUS EXPENSES:—									
Secretary's Salary				10	0	0			
						21	6	2	
						70	8	5	
							70	8	5

MIDLAND SECTION.

	Travelling. Expenses.			Totals.				
	£	s.	d.	£	s.	d.		
By SECTIONAL BOARD MEETINGS:—								
Travelling				79	14	0		
Expenses				20	10	0		
						100	4	0
„ CONFERENCES, &c.:—								
Ab-Kettleby	0	8	3	0	10	0		
Alcester	0	17	3	0	10	0		
Alfreton	0	4	8	0	10	0		
Ambergate	0	8	2	0	2	6		
	1	18	4	1	12	6		
				3	10	10		
				100	4	0		
Carried forward	1	18	4	1	12	6		
				3	10	10		
				100	4	0		
				24628	4	1		

	Travelling.		Expenses.		Totals.					
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	1	18 4	1	12 6	3	10 10	100	4 0	24628	4 1
By CONFERENCES, &c.—continued:—										
Annesley Woodhouse	0	16 0	1	0 0	1	16 0				
Armitage	0	4 6	0	10 0	0	14 6				
Atherston	0	7 0	0	2 6	0	9 6				
Awsworth	0	12 9	0	10 0	1	2 9				
Bagworth	0	17 0	0	12 6	1	9 6				
Barwell	1	10 2	0	15 0	2	5 2				
Belper	0	2 0	0	2 6	0	4 6				
Bidford	0	9 6	0	10 0	0	19 6				
Bingham	0	15 8	0	10 0	1	5 8				
Birmingham	2	19 2	1	12 6	4	11 8				
Bloxwich	0	18 6	0	12 6	1	11 0				
Bourne	0	13 0	0	10 0	1	3 0				
Bourneville	0	14 0	0	2 6	0	16 6				
Breaston	0	3 9	0	10 0	0	13 9				
Brinsley	0	3 6	0	2 6	0	6 0				
Brownhills	0	4 6	0	2 6	0	7 0				
Barton-on-Trent	1	1 6	1	2 6	2	4 0				
Cannock	1	3 6	1	10 6	2	14 0				
Cheadle	0	10 6	0	10 0	1	0 6				
Church Stretton	2	4 3	1	12 6	3	16 9				
Claverdon	0	5 6	0	5 0	0	10 6				
Clee Hill	2	1 7	2	10 0	4	11 7				
Clown	0	6 3	0	2 6	0	8 9				
Codnor Park	0	17 6	0	15 0	1	12 6				
Colwick	0	0 9	0	2 6	0	3 3				
Cosby	0	9 9	0	10 0	0	19 9				
Coventry	1	13 10	1	10 0	3	3 10				
Cresswell	1	4 6	0	10 0	1	14 6				
Crich	0	10 2	0	10 0	1	0 2				
Daventry	0	4 6	0	10 0	0	14 6				
Derby	0	17 3	1	0 0	1	17 3				
Desborough	0	10 7	0	2 6	0	13 1				
Droitwich	0	18 0	1	0 0	1	18 0				
Dudley	0	1 6	0	2 6	0	4 0				
Earls Barton	0	17 6	0	10 0	1	7 6				
Earl Shilton	0	6 0	0	10 0	0	16 0				
Enderby	0	7 0	0	2 6	0	9 6				
Evesham	0	16 9	0	7 6	1	4 3				
Finedon	1	1 0	0	10 0	1	11 0				
Gainsborough	1	8 0	1	2 6	2	10 6				
Golden Valley	0	3 9	0	10 0	0	13 9				
Grantham	0	8 0	0	5 0	0	13 0				
Grimsby	—	—	0	2 6	0	2 6				
Halesowen	0	6 6	0	2 6	0	9 0				
Harpole	0	15 0	0	2 6	0	17 6				
Hayton	0	11 6	0	10 0	1	1 6				
Heage	0	3 0	0	2 6	0	5 6				
Heanor	0	3 0	0	2 6	0	5 6				
Heath Hayes	0	2 0	0	2 6	0	4 6				
Hednesford	1	0 0	0	10 0	1	10 0				
Holbeach	0	15 9	1	0 0	1	15 9				
Holloway	0	7 0	0	2 6	0	9 6				
Horsley	0	2 0	0	2 6	0	4 6				
Hucknall	0	3 0	0	5 0	0	8 0				
Hinthwaite	0	3 6	0	2 6	0	6 0				
Ilkeston	1	17 4	0	10 0	2	7 4				
Irthingborough	0	3 6	0	2 6	0	6 0				
Kettering	0	13 0	0	2 6	0	15 6				
Kibworth	0	2 6	0	2 6	0	5 0				
Kidderminster	1	3 3	0	5 0	1	8 3				
Kimberley	1	9 11	0	17 6	2	7 5				
King's Heath	0	3 0	0	2 6	0	5 6				
King's Lynn	0	15 8	0	10 0	1	5 8				
Kirkby	1	16 9	0	17 6	2	14 3				
Langley Mill	0	10 9	0	10 0	1	0 9				
Leabrook	0	3 9	0	2 6	0	6 3				
Leamington	0	8 0	0	10 0	0	18 0				
Leicester	0	15 11	0	10 0	1	5 11				
Lichfield	1	13 6	0	15 0	2	8 6				
Carried forward	50	7 10	37	5 6	87	13 4	100	4 0	24628	4 1

	Travelling.		Expenses.		Totals.	
	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	50	7 10	37	5 6	87	13 4 0
By CONFERENCES, &c.—continued:—					100	4 0 24628 4 1
Lincoln	5	5 3	3	0 0	8	5 3
Littleton	0	19 3	0	7 6	1	6 9
Long Buckby	0	18 0	0	5 0	1	3 0
Long Eaton	1	2 5	0	5 0	1	7 5
Loughborough	0	6 9	0	7 6	0	14 3
Louth	0	16 0	1	0 0	1	16 0
Manchester—Co-op. Insurance.....	0	4 10	0	5 0	0	9 10
Mansfield	1	15 1	0	17 6	2	12 7
Market Bosworth	0	11 9	1	0 0	1	11 9
Market Harborough	0	9 9	0	10 0	0	19 9
Medbourne	0	4 6	0	2 6	0	7 0
Melton Mowbray	0	17 0	1	0 0	1	17 0
Mount Sorrel	0	9 9	0	2 6	0	12 3
Netherfield	1	15 9	1	0 0	2	15 9
Newark	0	10 0	0	10 0	1	0 0
New Bilton	0	8 0	0	2 6	0	10 6
Newstead	0	2 0	0	2 6	0	4 6
Northampton	3	11 1	2	0 0	5	11 1
Northfield	0	4 9	0	10 0	0	14 9
Norton Cairns	0	5 0	0	10 0	0	15 0
Nottingham	0	6 0	0	2 6	0	8 6
" District Secretaries' Mtg.	4	17 0	2	7 6	7	4 6
" Trades Union Congress	0	5 9	3	0 0	3	5 9
Nuneaton	0	18 3	0	15 0	1	13 3
Oakmoor	0	12 0	0	10 0	1	2 0
Peterborough	0	12 6	0	2 6	0	15 0
Pleasley	0	10 0	0	2 6	0	12 6
Ramsay	0	16 3	1	0 0	1	16 3
Raunds	2	14 0	1	15 0	4	13 0
Redditch	1	7 1	0	5 0	1	12 1
Retford	0	16 6	1	0 0	1	16 6
Riddings	0	14 0	0	10 0	1	4 0
Ripley	0	6 1	0	12 6	0	18 7
Ruddington	1	1 9	0	12 6	1	14 3
Rugby	1	5 0	0	7 6	1	12 6
Rugeley	0	15 6	0	15 0	1	10 6
Rushden	—	—	0	5 0	0	5 0
Sandiacre	0	2 3	0	2 6	0	4 9
Scalford	—	—	0	10 0	0	10 0
Scunthorpe	—	—	0	2 6	0	2 6
Selston	0	6 3	0	5 0	0	11 3
Shirland	0	3 9	0	2 6	0	6 3
Shrewsbury	1	8 0	1	5 0	2	13 0
Sidemoor	0	5 6	0	10 0	0	15 6
Small Heath	0	7 9	0	2 6	0	10 3
Soho	0	2 0	0	2 6	0	5 6
Somercotes	0	16 6	0	10 0	1	6 6
South Normanton	0	9 0	0	10 0	0	19 0
Southwell	1	15 5	0	12 6	2	7 11
Spalding	0	9 6	0	2 6	0	12 0
Stafford	0	11 3	0	15 0	1	6 3
Stamford	—	—	0	10 0	0	10 0
Stanley	0	12 9	1	0 0	1	12 9
Stanton Hill	0	5 6	0	10 0	0	15 6
Stone	1	17 6	1	5 0	3	2 6
Stratford on-Avon	0	9 0	0	10 0	0	19 0
Sutton	0	11 6	0	10 0	1	1 6
Swadlincote	0	4 0	0	2 6	0	6 6
Tuxford	0	10 3	1	0 0	1	10 3
Underwood	0	2 6	0	2 6	0	5 0
Waingrove	0	3 9	0	2 6	0	6 3
Walpole	0	19 9	0	10 0	1	9 9
Walsall	1	15 4	2	15 0	4	10 4
Warwick	0	4 3	0	10 0	0	14 3
Wednesbury	0	2 3	0	5 0	0	7 3
Wellingborough	1	4 9	0	15 0	1	19 9
West Hallam	0	13 6	0	10 0	1	3 6
Westhouses	0	14 0	0	10 0	1	4 0
Wigston	0	6 9	0	2 6	0	9 3
Carried forward	107	1 11	82	8 0	189	9 11 100 4 0 24628 4 1

	Travelling.		Expenses.		Totals.	
	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	107	1 11	82	8 0	189	9 11
By CONFERENCES, &c.— <i>continued</i> :—						
Willington.....	0	3 9	0	2 6	0	6 8
Wisbech.....	0	17 6	0	10 0	1	7 6
Wollaston.....	0	8 9	0	10 0	0	18 9
Wolverhampton.....	0	1 6	0	2 6	0	4 0
Woodford.....	2	2 0	1	0 0	3	2 0
Worcester.....	4	8 11	1	7 6	5	16 5
	115	4 4	86	0 6	201	4 10
.. GRANTS TO DISTRICT ASSOCIATIONS:—					201	4 10
Birmingham District Association.....					11	6 7
Coventry District Association.....					12	7 6
Derby District Association.....					7	17 7
Leicester District Association.....					5	0 0
Lincoln District Association.....					5	3 4
Northampton and Earls Barton District Association.....					5	10 2
Nottingham District Association.....					13	15 10
Stafford District Association.....					6	9 9
Wellingborough and Kettering District Association.....					5	15 2
					79	14 11
.. MISCELLANEOUS EXPENSES:—						
General Printing.....					13	7 1
Postages.....					8	10 10
Treasurer's Salary.....					2	2 0
Hire of Rooms.....					0	17 0
Bank Charges.....					0	10 3
Conference Expenses—Small Holdings.....					2	4 3
					27	11 5
					402	15 2
					402	15 2

NORTHERN SECTION.

By SECTIONAL BOARD MEETINGS:—	£		s. d.		£		s. d.	
Travelling.....					33	2	3	
Expenses.....					12	8	9	
					45	11	0	
.. CONFERENCES, &c. :—	Travelling.		Expenses.		Totals.			
	£	s. d.	£	s. d.	£	s. d.		
Alston.....	0	7 0	0	2 6	0	9 6		
Annfield Plain.....	0	9 7	0	10 0	0	19 7		
Ashington.....	1	1 2	0	11 6	1	12 8		
Aspatia.....	0	3 3	0	2 6	0	5 9		
Backworth.....	0	1 6	0	2 6	0	4 0		
Behside.....	0	7 11	0	5 0	0	12 11		
Bedlington.....	0	2 5	0	5 0	0	7 5		
Birtley.....	0	5 0	0	2 6	0	7 6		
Bishop Auckland.....	0	2 8	0	2 6	0	5 2		
Blaydon.....	0	13 9	0	7 6	1	1 3		
Broomhill.....	2	1 8	0	10 0	2	11 8		
Brotton.....	0	3 10	0	2 6	0	6 4		
Carlisle.....	5	11 4	1	1 0	6	12 4		
Chester-le-Street.....	0	7 4	0	7 6	0	14 10		
Choppington.....	0	0 6	0	2 6	0	3 0		
Consett.....	0	11 3	0	5 0	0	16 3		
Cornforth.....	0	2 8	0	2 6	0	5 2		
Coxlodge.....	0	3 11	0	7 6	0	11 5		
Cramlington.....	0	5 8	0	5 0	0	10 8		
Crook.....	0	15 2	0	13 6	1	8 8		
Darlington.....	0	3 4	0	2 6	0	5 10		
Durham.....	0	3 4	0	5 0	0	8 4		
Esh.....	0	5 3	0	2 6	0	7 9		
Hartlepool.....	0	3 10	0	5 0	0	8 10		
Hazelrigg.....	0	8 2	1	0 0	1	8 2		
Hebburn Colliery.....	0	1 0	—	—	0	1 0		
Hexham.....	0	3 9	0	2 6	0	6 3		
Kirby Stephen.....	0	12 0	0	2 6	0	14 6		
Marsden.....	0	2 4	0	2 6	0	4 10		
Carried forward.....	16	0 7	8	11 0	24	11 7	45	11 0
					25030	19	3	

	Travelling.		Expenses.		Totals.			
	£	s. d.	£	s. d.	£	s. d.		
Brought forward.....	16	0 7	8	11 0	24	11 7	45 11 0	25030 19 3
By CONFERENCES, &c.—continued:—								
Middlesbrough.....	—		0	5 0	0	5 0		
Morpeth.....	0	1 3	0	2 6	0	3 9		
Newbiggin.....	0	18 0	0	5 0	0	1 3		
Newbottle.....	0	3 9	0	5 0	0	8 9		
Newcastle.....	9	5 8	8	10 0	17	15 8		
" Office Committee.....	10	12 8	10	5 0	20	17 8		
" Educational Committee.....	0	2 8	0	10 0	0	12 8		
" Congress Reception Com.....	2	10 3	3	0 0	5	10 3		
Penrith.....	0	9 9	0	10 0	0	19 9		
Pickering.....	0	10 8	0	2 6	0	13 2		
Seaham Harbour.....	0	3 9	0	5 0	0	8 9		
Seaton Delaval.....	0	6 4	0	7 6	0	13 10		
Shiremoor.....	0	1 8	0	2 6	0	4 2		
Station Town.....	0	4 11	0	3 9	0	8 8		
Stockton-on-Tees.....	0	0 9	0	5 6	0	6 3		
Sunderland.....	0	3 4	0	5 0	0	8 4		
Throckley.....	0	2 4	0	2 6	0	4 10		
Tow Law.....	—		0	2 6	0	2 6		
Tweedmouth.....	1	2 4	0	5 0	1	7 4		
Wallsend.....	0	10 6	0	12 6	0	1 3		
West Stanley.....	0	13 6	0	12 6	1	6 0		
West Wylam.....	0	3 0	0	5 0	0	8 0		
Willington.....	0	2 6	0	5 0	0	7 6		
Willington Quay.....	0	0 6	0	2 6	0	3 0		
Windy Nook.....	0	3 0	0	7 6	0	10 6		
Wolsingham.....	0	0 6	0	2 6	0	3 0		
Workington.....	15	18 0	10	1 3	25	19 3		
	60	12 2	46	14 0	107	6 2	107	6 2
" GRANTS TO DISTRICT ASSOCIATIONS:—								
North Northumberland District Association.....			16	3 11				
South Northumberland District Association.....			11	11 5				
Cumberland and Westmorland District Association.....			20	2 0				
West Durham and South Northumberland District Assoc.....			13	14 3				
East Durham District Association.....			17	3 5				
South Durham District Association.....			17	4 8				
South Durham and North Riding of Yorkshire Dis Assoc.....			25	19 7				
			121	19 3				
" MISCELLANEOUS EXPENSES:—								
General Printing.....			64	13 6				
Postages.....			21	0 0				
Telegrams.....			1	19 5				
Carriage.....			0	18 6				
Office Cleaning.....			8	9 0				
Lighting and Coal.....			4	0 3				
Office Furniture.....			2	7 0				
Rates.....			7	0 7				
Engraving Shield.....			0	6 0				
Telephone Rent.....			9	17 0				
Telegraphic Address.....			1	1 0				
Conference Expenses—Small Holdings.....			3	9 0				
			125	1 3				
			399	17 8			399	17 8

NORTH-WESTERN SECTION.

	Travelling.		Expenses.		Totals.		
	£	s. d.	£	s. d.	£	s. d.	
By SECTIONAL BOARD MEETINGS:—							
Travelling.....	68	4 2					
Expenses.....	25	6 0					
					93	10 2	
" CONFERENCES, &c.:—							
Accrington.....	0	8 9	0	12 6	1	1 3	
Ambleside.....	3	3 2	2	7 3	5	10 5	
Ashton-under-Lyne.....	1	19 7	1	8 6	3	8 1	
Carried forward.....	5	11 6	4	8 3	9	19 9	93 10 2
					93	10 2	25430 16 11

	Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward	5	11 6	4	8 3	9	19 9	93	10 2	25	430 16 11
By CONFERENCES, &c.— <i>continued</i> :—										
Backbarrow	0	0 11	0	2 6	0	3 5				
Bangor	1	16 0	0	5 0	2	1 0				
Barnsley	3	4 4	1	9 6	4	13 10				
Barrow-in-Furness	9	1 8	1	8 6	10	5 2				
Batley	0	2 10	0	10 0	0	12 10				
Bingley	7	13 6	2	8 6	10	2 0				
Blackburn	7	0 11	3	18 6	10	19 5				
Blackpool	0	13 6	0	7 6	1	1 0				
Bolton	—	—	0	5 0	0	5 0				
Bradford	7	5 0	3	15 0	11	0 0				
Brighouse	—	—	0	2 6	0	2 6				
Brymbo	0	7 9	0	10 0	0	17 9				
Brynn	0	3 1	0	2 6	0	5 7				
Burnley	0	3 8	0	2 6	0	6 2				
Castleford	—	—	0	2 6	0	2 6				
Chester	0	3 6	0	2 6	0	6 0				
Chorley	0	2 11	0	2 6	0	5 5				
Clayton	0	2 0	0	2 6	0	4 6				
Cleckheaton	—	—	0	2 6	0	2 6				
Colne	0	9 0	0	10 0	0	19 0				
Colwyn Bay	0	13 3	0	2 6	0	15 9				
Compstall	0	2 9	0	2 6	0	5 3				
Crewe	—	—	0	2 6	0	2 6				
Crigglistone	0	1 9	0	2 6	0	4 3				
Dalton-in-Furness	0	6 5	0	12 6	0	18 11				
Denholme	0	2 2	0	5 0	0	7 2				
Denton	0	0 6	0	2 6	0	3 0				
Dewsbury	0	1 3	0	7 6	0	8 9				
Doncaster	0	5 0	0	2 6	0	7 6				
Earby	0	1 3	0	2 6	0	3 9				
Eckington	0	7 0	0	2 6	0	9 6				
Ellesmere Port	0	3 0	0	2 6	0	5 6				
Farnworth	0	0 6	0	2 6	0	3 0				
Flint—Anti-Credit	0	12 5	0	10 0	1	2 5				
Handsworth Woodhouse	0	11 10	0	10 0	1	1 10				
Harrogate	0	6 0	0	5 0	0	11 0				
Haslingden	0	0 6	0	2 6	0	3 0				
Hazel Grove	0	6 9	0	2 6	0	9 3				
Hebden Bridge	—	—	0	2 6	0	2 6				
Heckmondwike	—	—	0	2 6	0	2 6				
Helmshore	0	1 3	0	2 6	0	3 9				
Hepworth—Anti-Credit	0	9 0	0	10 0	0	19 0				
Holyhead	1	2 0	0	10 0	1	12 0				
Huddersfield	0	15 9	1	6 0	2	1 9				
Hull	0	11 1	0	2 6	0	13 7				
Kearsley	0	3 9	0	5 0	0	8 9				
Kendal	0	6 0	0	2 6	0	8 6				
Killamarsh	0	6 4	0	2 6	0	8 10				
Kirkham	0	2 0	0	2 6	0	4 6				
Kirkheaton	0	2 0	0	2 6	0	4 6				
Lancaster	0	10 6	0	10 0	1	0 6				
Leeds	0	2 4	0	2 6	0	4 10				
Leek	0	13 6	0	5 0	0	18 6				
Leigh	0	1 9	0	2 6	0	4 3				
Leyland	0	1 0	0	2 6	0	3 6				
Liverpool	0	14 0	0	10 0	1	4 0				
Llanberis—Anti-Credit	1	8 8	0	10 0	1	18 8				
Macclesfield	0	3 0	0	2 6	0	5 6				
Manchester	0	18 6	2	0 0	2	18 6				
Market Weighton	0	7 9	0	2 6	0	10 3				
Marsden	0	3 0	0	2 6	0	5 6				
Matlock	0	12 8	1	0 0	1	12 8				
Mirfield	0	1 3	0	2 6	0	3 9				
Morecambe	0	6 0	0	2 6	0	8 6				
Morley	0	4 6	0	7 6	0	12 0				
Newton Heath	0	6 8	0	2 6	0	9 2				
Oldham	0	1 6	0	18 6	1	0 0				
Oxcroft	0	11 6	0	10 0	1	1 6				
Pendleton	0	1 1	0	2 6	0	3 7				
Carried forward	59	12 9	36	0 3	95	13 0	93	10 2	25	430 16 11

CASH ACCOUNT.

637

	Travelling Expenses.		Totals.				
	£	s. d.	£ s. d.	£	s. d.	£	s. d.
Brought forward.....	59	12 9	36 0 3	95	13 0	93	10 2 25430 16 11
By CONFERENCES, &c.—continued:—							
Poynton	0	12 9	0 5 0	0	17 9		
Preston	0	15 2	1 0 0	1	15 2		
Queensbury	0	2 5	0 2 6	0	4 11		
Rawtenstall	—	—	0 2 6	0	2 6		
Rochdale	0	2 9	0 5 0	0	7 9		
St. Helens	0	3 3	0 5 0	0	8 3		
Scarborough	1	11 6	0 5 0	1	16 6		
Sheffield	1	16 10	1 7 3	3	4 1		
" Sectional Demonstration	11	5 2	7 12 4	18	17 6		
Sowerby Bridge	0	4 7	0 10 0	0	14 7		
Stalybridge	0	1 10	0 2 6	0	4 4		
Stockport	0	6 3	0 2 6	0	8 9		
Stoke	0	5 9	0 3 6	0	9 3		
Styal—Anti-Credit	0	3 1	0 2 6	0	5 7		
Swinton	0	1 11	0 2 6	0	4 5		
Tottington	0	14 5	0 8 6	1	2 11		
Ulverston	0	0 10	0 2 6	0	3 4		
Uppermill	0	1 9	0 2 6	0	4 3		
Warrington	0	2 6	0 2 6	0	5 0		
Wetherby	0	5 4	0 2 6	0	7 10		
Whitewell Bottom	0	1 0	0 2 6	0	3 6		
Whitworth	0	0 8	0 2 6	0	3 2		
Wigan	0	2 4	0 2 6	0	4 10		
Windermere	0	5 4	0 2 6	0	7 10		
Winsford	0	1 10	0 2 6	0	4 4		
Worksop	0	17 7	0 7 0	1	4 7		
York	4	0 9	1 16 6	5	17 3		
	84	0 4	52 2 10	136	3 2	136	3 2
„ BOUNDARIES SUB-COMMITTEE:—							
Accrington	0	6 5	0 5 0	0	11 5		
Bradford	0	15 1	0 11 6	1	6 7		
Chesterfield	1	11 1	2 13 6	4	4 7		
Clown	0	19 7	0 6 6	1	6 1		
Colne	1	6 1	0 12 0	1	18 1		
Droylsden	0	8 10	0 8 6	0	17 4		
Leigh	0	8 6	0 5 0	0	13 6		
Manchester	18	10 9	7 7 6	25	18 3		
Mirfield	0	6 6	0 5 0	0	11 6		
Stoke	3	6 7	0 17 6	4	4 1		
	27	19 5	13 12 0	41	11 5	41	11 5
„ CHOIRS SUB-COMMITTEE:—							
Hebden Bridge	1	2 10	0 14 6	1	17 4		
Huddersfield	0	14 0	0 6 0	1	0 0		
Manchester	2	10 7	1 18 0	4	8 7		
Sheffield	6	16 4	2 4 6	9	0 10		
Widnes	2	3 5	0 14 0	2	17 5		
	13	7 2	5 17 0	19	4 2	19	4 2
Postages				6	10 5	6	10 5
				25	14 7	25	14 7
„ GRANTS TO DISTRICT ASSOCIATIONS:—							
Airedale District Association				14	0 0	14	0 0
Bolton District Association				16	11 1	16	11 1
Calderdale District Association				17	4 11	17	4 11
Cheshire and North Wales District Association				24	1 2	24	1 2
Dewsbury District Association				12	0 0	12	0 0
East Yorkshire District Association				31	18 4	31	18 4
Huddersfield District Association				9	0 0	9	0 0
Macclesfield, Crewe and District Association				21	4 3	21	4 3
Manchester District Association				18	2 11	18	2 11
North-East Lancashire District Association				12	12 9	12	12 9
North Lancashire District Association				15	6 3	15	6 3
North Lonsdale District Association				14	1 2	14	1 2
Oldham District Association				10	0 0	10	0 0
Carried forward.....	216	2 10	296 19 4	254	30 16 11	254	30 16 11

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	216	2	10	296	19	4	25430	16	11
BY GRANTS TO DISTRICT ASSOCIATIONS— <i>continued</i> :—									
Rochdale District Association	6	0	0						
Rossendale District Association	6	0	0						
South Yorkshire District Association	6	0	0						
				234	2	10			
„ MISCELLANEOUS EXPENSES:—									
General Printing.....	105	3	8						
Postages.....	24	5	5						
Telegrams.....	0	4	3						
				129	13	4			
				660	15	6			
							660	15	6

SCOTTISH SECTION.

BY SECTIONAL BOARD MEETINGS:—	£	s.	d.	£	s.	d.		£	s.	d.					
Travelling				37	6	4									
Expenses	13	10	0												
								50	16	4					
„ EXECUTIVE COMMITTEE MEETINGS:—															
Glasgow	9	1	0	10	0	0		19	1	0					
„ CONFERENCES, &c.:—															
Aberdeen	1	7	11	0	5	0		1	12	11					
Alloa	0	10	6	0	15	0		1	5	6					
Auchtermuchty	0	19	0	0	5	0		1	4	0					
Belfast	1	17	0	1	8	0		3	0	0					
Bellehill	0	17	2	0	10	0		1	7	2					
Blantyre	0	11	0	0	5	0		0	16	0					
Bonnybridge	0	8	11	0	5	0		0	13	11					
Brechin	1	12	2	0	5	0		1	17	2					
Bridge of Weir	0	14	2	1	5	6		1	19	8					
Burnbank	0	8	8	0	5	0		0	13	8					
Calderwood	0	15	10	0	5	0		1	0	10					
Camelon	0	13	11	0	5	0		0	18	11					
Clackmannan	0	13	8	0	5	0		0	18	8					
Clydebank	0	14	10	0	16	0		1	10	10					
Dalmellington	0	18	4	0	6	6		1	4	10					
Dalry	0	9	4	0	5	0		0	14	4					
Darvel	0	11	4	0	6	0		0	17	4					
Deanston	0	13	6	0	5	0		0	13	6					
Dumbarton	0	13	6	0	5	0		0	18	6					
Dunblane	0	10	7	0	5	0		0	15	7					
Dunfermline	0	18	0	0	10	0		1	8	0					
Earlston	1	2	6	0	5	0		1	7	6					
Edinburgh	3	4	3	1	9	6		4	13	9					
Falkirk	0	12	6	0	7	6		1	0	0					
Forfar	1	8	2	0	5	0		1	13	2					
Galashiels	2	1	9	0	10	0		2	11	9					
Glasgow	19	4	2	19	11	6		38	15	8					
Gorebridge	0	15	9	0	6	6		1	2	3					
Greenock	1	12	8	0	12	6		2	5	2					
Hawick	1	6	6	0	5	0		1	11	6					
Howwood	0	1	6	0	2	6		0	4	0					
Inverness	1	7	3	0	10	0		1	17	3					
Jedburgh	0	14	0	0	10	0		1	4	0					
Juniper Green	0	8	11	0	5	0		0	13	11					
Kilmarnock	—			0	2	6		0	2	6					
Kilwinning	0	12	8	0	5	0		0	17	8					
Kirkcaldy	0	7	8	0	15	0		1	2	8					
Ladybank	0	17	0	0	£	0		1	2	0					
Larbert	0	14	11	0	7	6		1	2	5					
Leith	1	1	11	1	2	6		2	4	5					
Lochgelly	1	1	9	0	10	0		1	11	9					
Maybole	0	16	6	0	5	0		1	1	6					
Motherwell	1	7	5	0	15	0		2	2	5					
Muirkirk	0	13	6	0	6	0		0	19	6					
Musselburgh	0	5	11	0	6	6		0	12	5					
Carried forward	58	18	6	38	17	0	97	15	6	69	17	4	26091	12	5

	Travelling.		Expenses.		Totals.					
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	58	18 6	38	17 0	97	15 6	69	17 4	26	09 12 5
BY CONFERENCES, &c.—continued:—										
Newport	—		0	1 0	0	1 0				
Nitshill	0	9 5	0	2 6	0	11 11				
Paisley	6	11 11	7	17 6	14	9 5				
Perth	1	9 2	0	5 0	1	14 2				
Prestonpans	0	2 5	0	2 6	0	4 11				
Sauchie	0	8 0	0	2 6	0	10 6				
Stenhousemuir	0	9 6	0	5 0	0	14 6				
Stirling	3	12 1	1	15 0	5	7 1				
Troon	0	6 7	0	2 6	0	9 1				
Wishaw	1	13 4	0	17 6	2	10 10				
	74	0 11	50	8 0	124	8 11				
							124	8 11		

„ GRANTS TO DISTRICT ASSOCIATIONS:—

Ayrshire District Association.....	3	0 0
Border Counties District Association.....	3	0 0
Central District Association	3	0 0
East of Scotland District Association.....	3	0 0
Falkirk District Association	3	0 0
Fife and Kinross District Association	3	0 0
Glasgow and Suburbs District Association	3	0 0
Perth, Forfar and Aberdeenshire District Association	3	0 0
Renfrewshire District Association	3	0 0
Stirling, Clackmannan, &c., District Association	3	0 0
	30	0 0

„ MISCELLANEOUS EXPENSES:—

General Printing.....	72	2 10
Carriage	4	19 9
Telegrams	2	14 9
Postages	45	14 0
Office Cleaning, Repairs, &c.	26	9 8
Gas and Coal	14	11 11
Hire of Rooms	4	10 6
Railway Contract Ticket	12	9 0
Sundries.....	3	16 5
Conference Teas.....	16	3 9
Telephone Rents	11	14 0
Office Furniture	3	16 1
Telegraphic Address.....	1	1 0
Treasurer's Salary.....	5	0 0
Office Rent.....	28	0 0
Directory	0	12 6
Insurance	0	4 0
Assistance	0	5 0
Managers' Training Centres—Expenses	3	10 0
„ „ „ Teachers' Fares, &c.....	2	9 2
Rates and Taxes.....	6	15 5
Advertising	4	15 0
New Duplicator	13	19 3
	285	14 0
	510	0 3
	510	0 3

SOUTHERN SECTION.

BY SECTIONAL BOARD MEETINGS:—

Travelling.....	35	17 11
Expenses	12	15 0
	48	12 11

„ CONFERENCES, &c.:—

	Travelling.		Expenses.		Totals.	
	£	s. d.	£	s. d.	£	s. d.
Addlestone	1	3 6	0	9 6	1	13 0
Aldershot	0	19 3	0	12 6	1	11 9
Alton	1	2 1	1	1 9	2	3 10
Amesbury	0	16 5	0	11 0	1	7 5
Aylesbury	0	8 9	0	10 0	0	18 9
Banbury	1	5 10	0	13 0	1	18 10
Carried forward	5	15 10	3	17 9	9	13 7
					48	12 11
					26	09 12 8

	Travelling Expenses.		Totals.	£ s. d.		£ s. d.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Brought forward	5 15 10	3 17 9	9 13 7	48 12 11	26601 12 8		
By CONFERENCES, &c.—continued:—							
Basingstoke	0 3 11	0 2 6	0 6 5				
Battersea	0 3 4	0 5 0	0 8 4				
Bedford	0 13 11	0 2 6	0 16 5				
Berkhamstead	1 1 6	0 8 6	1 10 0				
Biggleswade	0 3 0	0 2 6	0 5 6				
Bishop's Stortford	0 8 9	0 2 6	0 11 3				
Bletchley	1 14 11	0 12 6	2 7 5				
Bogor	1 4 1	0 10 0	1 14 1				
Bournemouth	3 6 8	1 0 0	4 6 8				
Brandon	0 7 8	0 2 6	0 10 2				
Bromley	1 0 5	0 12 6	1 12 11				
Buckingham	0 19 1	0 11 0	1 10 1				
Camberley	0 12 6	0 19 6	1 12 0				
Cambridge	0 9 5	0 4 0	0 18 5				
Canterbury	0 10 6	0 10 0	1 0 6				
Chatham	0 8 6	0 2 6	0 11 0				
Chelmsford	—	0 2 6	0 2 6				
Chertsey	0 5 10	0 10 0	0 15 10				
Chippenham	2 6 6	0 12 6	2 19 0				
Clapton Park	0 2 6	0 5 0	0 7 6				
Cliffe-at-Hoo	0 6 9	0 10 0	0 16 9				
Cobham	0 15 9	0 10 0	1 5 9				
Colchester	1 3 7	0 15 6	1 19 1				
Dartford	0 19 6	0 15 0	1 14 6				
Devezes	8 9 4	3 19 0	12 8 4				
Diss	0 15 9	0 10 0	1 5 9				
Dorking	0 6 11	0 2 6	0 9 5				
Dunmow	0 19 10	0 19 6	1 19 4				
Eastleigh	1 5 10	0 10 0	1 15 10				
Edenbridge	1 6 6	0 10 0	1 16 6				
Edmonton	1 9 0	0 17 6	2 6 6				
Ely	0 12 11	0 9 0	1 1 11				
Enfield	0 0 4	0 2 6	0 2 10				
Epping	0 4 10	0 2 6	0 7 4				
Epsom	0 10 9	0 6 6	0 17 3				
Feltham	0 10 9	0 2 6	0 13 3				
Folkestone	0 12 9	0 2 6	0 15 3				
Godalming	1 0 3	0 10 0	1 10 3				
Gravesend	1 10 3	0 12 6	2 2 9				
Grays	0 3 4	0 2 6	0 5 10				
Guildford	0 14 6	0 8 0	1 2 6				
Harwich	1 9 5	0 10 0	1 19 5				
Hastings	0 10 5	0 15 0	1 5 5				
" National Union of Teachers' Conference	0 16 6	1 10 0	2 6 6				
Hayward's Heath	1 0 8	0 10 0	1 10 8				
High Wycombe	0 18 4	0 10 0	1 8 4				
Hollesley Bay	0 13 8	0 11 6	1 5 2				
Ipswich	—	1 3 6	1 3 6				
Letchworth	0 12 7	1 1 8	1 14 3				
Lewes	0 15 0	0 6 0	1 1 0				
London	17 9 9	10 1 6	27 11 3				
" Boundaries Sub-Com.	2 12 3	1 15 0	4 7 3				
" Educational Committee..	12 13 4	3 10 0	16 3 4				
" Executive Committee ..	2 17 5	2 14 0	5 11 5				
" Exhibitions Committee ..	6 15 1	7 18 0	14 13 1				
Lowestoft	1 0 9	0 10 0	1 10 9				
Luton	0 8 3	0 10 0	0 18 3				
Maidenhead	0 13 9	0 14 0	1 7 9				
Maidstone	0 13 5	0 15 0	1 8 5				
Mere	3 19 8	1 10 0	5 9 8				
New Brompton	0 0 9	0 2 6	0 3 3				
Norwich	4 4 10	1 10 6	5 15 4				
Oxford	1 17 3	0 11 6	2 8 9				
Penge	0 10 6	0 10 0	1 0 6				
Petersfield	1 5 1	1 2 6	2 7 7				
Radlett	0 16 6	0 8 0	1 4 6				
Rainham	0 3 2	0 2 6	0 5 8				
Ramsgate	1 11 10	1 0 6	2 12 4				
Carried forward	112 8 5	66 16 5	179 4 10	48 12 11	26601 12 8		

CASH ACCOUNT.

641

	Travelling.		Expenses.		Totals.		£ s. d.		£ s. d.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward	112	8 5	66	16 5	179	4 10	48	12 11	26601	12 8
By CONFERENCES, &c.— <i>continued</i> :—										
Reading	0	6 6	0	3 0	0	9 6				
Ridgmont	1	2 3	0	2 6	1	4 9				
Rochester	3	15 2	2	14 0	6	9 2				
St. Mary Cray	0	7 9	0	7 6	0	15 3				
Saffron Walden	0	4 0	0	2 6	0	6 6				
Salisbury	1	1 1	0	10 0	1	11 1				
Shelford	0	18 11	0	10 0	1	8 11				
Silvertown	0	8 6	0	3 3	0	11 9				
Sittingbourne	0	2 0	0	2 6	0	4 6				
Slough	0	17 7	0	7 6	1	5 1				
Southend	0	7 2	0	5 0	0	12 2				
Stony Stratford ..	0	14 9	0	2 6	0	17 3				
Stowmarket	0	13 9	0	15 0	1	8 9				
Sunningdale	1	8 9	1	10 6	2	19 3				
Sutton	0	13 6	0	2 6	0	16 0				
Swaffham	0	13 11	0	10 0	1	3 11				
Swanscombe	0	6 4	0	2 6	0	8 10				
Teynham	0	17 4	0	5 0	1	2 4				
Thetford	1	2 5	1	0 0	2	2 5				
Tiptree	2	3 2	0	12 6	2	15 8				
Toddington	0	9 6	0	6 0	0	15 6				
Tonbridge	0	12 9	0	10 0	1	2 9				
Trowbridge	0	15 0	0	2 6	0	17 6				
Tunbridge Wells ..	0	8 8	0	2 6	0	11 2				
Walton	1	9 3	0	10 0	1	19 3				
Warminster	1	13 0	0	2 6	1	15 6				
Watford	0	15 1	0	7 0	1	2 1				
Wealdstone	0	8 1	0	10 0	0	18 1				
Westbury	0	17 6	1	0 0	1	17 6				
West Drayton	0	3 5	0	10 0	0	13 5				
West Norwood	0	1 6	0	5 0	0	6 6				
Weymouth	3	5 6	1	0 0	4	5 6				
Willesden	0	1 3	0	2 6	0	3 9				
Willesden Green ..	0	13 2	0	10 0	1	3 2				
Wimborne	0	17 6	0	15 0	1	12 6				
Winchester	1	10 11	0	10 0	2	0 11				
Windsor	0	18 1	0	5 0	1	3 1				
Witham	0	17 9	0	2 6	1	0 3				
Woking	0	7 3	0	2 6	0	9 9				
Wolverton	2	10 8	0	15 0	3	5 8				
Wood Green	0	1 2	0	4 6	0	5 8				
Woolwich	0	5 7	0	5 0	0	10 7				
Worthing	1	0 8	1	5 0	2	5 8				
Yarmouth	1	17 9	1	0 0	2	17 9				
Yiewsley	0	11 1	0	10 0	1	1 1				
	153	5 4	88	17 2	242	2 6	242	2 6		
„ GRANTS TO DISTRICT ASSOCIATIONS :—										
Bedford District Association					£	s. d.				
Bucks District Association					13	5 3				
Cambridge District Association					12	10 7				
Colchester District Association					12	11 3				
Lewes District Association					21	2 8				
Metropolitan—East District Association					17	6 5				
„ North District Association					13	10 2				
„ South District Association					10	2 2				
Norwich District Association					12	5 2				
Oxford District Association					19	12 6				
Sheerness District Association					18	19 2				
Surrey District Association					4	2 2				
Wilton District Association					8	15 0				
					21	15 7				
					185	18 1				
„ MISCELLANEOUS EXPENSES :—										
General Printing					73	11 8				
Postages					24	19 4				
Carriage					3	5 10				
Telegrams					3	15 3				
Sundries					1	2 8				
Carried forward	106	14 9	476	13 6	26601	12 8				

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	106	14	9	476	13	6	26601	12	8
By MISCELLANEOUS EXPENSES— <i>continued</i> :—									
Office Furniture and Repairs.....				6	2	6			
Conference Teas				27	9	2			
Lantern Slides and Repairs.....				5	7	6			
Special Propaganda—Buckingham				1	6	6			
" " Worthing				2	0	0			
" " Yiewsley				4	13	7			
Grant for Teachers' Training Class				11	2	6			
Telephone Rent						1	10	0	
Preparing Conference Paper on "Sweated Industries" ..				6	6	0			
							172	12	6
							649	6	0
									649 6 0

SOUTH-WESTERN SECTION.

BY SECTIONAL BOARD MEETINGS:—	£	s.	d.	£	s.	d.
Travelling.....	61	18	6			
Expenses	21	2	6			
				83	1	0
„ CONFERENCES, &c.:—						
	£	s.	d.	£	s.	d.
Ashburton	0	17	6	1	0	0
Axminster	0	7	0	0	10	0
Bodmin	1	6	1	1	5	0
Bridgwater	—			0	5	0
Bristol	1	10	2	2	0	0
Brixham	1	19	4	1	0	0
Bruton	1	14	0	1	12	6
Buckfastleigh	0	16	3	0	5	0
Bude	1	2	6	0	10	0
Callington	0	15	0	1	0	0
Calstock	1	7	0	1	5	0
Chard	0	6	9	0	2	6
Cheesewring	0	7	6	0	10	0
Cheriton	0	12	6	0	10	0
Colyton	2	4	0	1	0	0
Cornwood	2	4	3	1	5	0
Dariton	0	7	6	0	2	6
Dartmouth	3	1	11	1	15	0
Delabole	4	7	2	1	5	0
Exeter	3	15	11	1	0	0
Falmouth	0	15	7	0	2	6
Frampton Cotterell	0	2	3	0	2	6
Galmpton	0	10	10	0	2	6
Holsworthy	3	19	4	3	0	0
Kingsbridge	2	13	9	1	0	0
Kingsteignton	0	15	9	0	10	0
Lee Moor	0	4	6	0	2	6
Liskeard	0	11	3	0	7	6
Milborne Port	3	9	0	3	0	0
Minehead	0	9	6	0	10	0
Moreton Hampstead	1	2	6	1	0	0
Newton Abbot	1	4	7	0	12	6
Ottery St Mary	0	17	6	0	10	0
Paignton	5	7	10	2	12	6
Penzance	2	15	5	1	2	6
Plymouth	1	11	6	1	15	0
Plympton	0	3	0	0	7	6
Princetown	1	17	4	1	2	6
Radstock	4	12	3	1	5	0
Roche	0	9	5	0	10	0
St. Austell	0	9	10	0	2	6
St. Blazey	1	13	9	0	10	0
St. Tudy	0	7	9	0	10	0
Saltash	0	0	9	0	5	0
Shepton Mallet	0	11	3	0	10	0
Sherborne	1	17	0	1	0	0
Carried forward	67	15	9	40	15	0
				108	10	9
				83	1	0
				27250	18	8

CASH ACCOUNT.

643

	Travelling.		Expenses.		Totals.			
	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	67	15 9	40	15 0	108	10 9	83	1 0 27250 18 8
By CONFERENCES, &c.—continued:—								
Sidmouth	0	18 2	0	2 6	1	0 8		
South Molton	2	14 11	1	10 0	4	4 11		
South Petherton	5	7 3	3	10 0	8	17 3		
Tavistock	0	12 0	0	10 0	1	2 0		
Teignmouth	0	19 0	0	5 0	1	4 0		
Templecombe	1	13 0	1	10 0	3	3 0		
Tiverton	0	16 8	0	10 0	1	6 8		
Torquay	2	0 1	1	0 0	3	0 1		
Totnes	2	14 0	2	0 0	4	14 0		
Totterdown	0	0 6	0	2 6	0	3 0		
Truro	1	7 0	0	5 0	1	12 0		
Wadebridge	1	4 0	1	10 0	2	14 0		
Wellington	0	19 2	0	2 6	1	1 8		
Weston-super-Mare	0	9 6	0	5 0	0	14 6		
Whitmoor	0	14 3	0	2 6	0	16 9		
Yeovil	0	19 0	1	0 0	1	19 0		
	91	4 3	55	0 0	146	4 3	146	4 3
„ SPECIAL PROPAGANDA:—								
Newlyn	0	19 10	0	10 0	1	9 10		
Newquay	1	5 0	0	12 6	1	17 6		
Okehampton	4	10 6	2	10 0	7	0 6		
Pendeen	0	19 11	0	10 0	1	9 11		
Penzance	0	19 1	0	10 0	1	9 1		
St. Just	2	4 3	1	0 0	3	4 3		
	10	18 7	5	12 6	16	11 1		
General Printing.....					2	0 0		
Postages and Carriage					0	9 6		
Hire of Rooms and Billposting					1	13 3		
							20	13 10
„ GRANTS TO DISTRICT ASSOCIATIONS:—								
Bristol and Somerset District Association ..					10	0 0		
Cornwall District Association ..					10	0 0		
Devon District Association ..					5	0 0		
							25	0 0
„ MISCELLANEOUS EXPENSES:—								
General Printing					10	7 6		
Postages					4	7 3		
Telegrams					0	3 3		
Hire of Rooms and Billposting					3	4 0		
Treasurer's Salary.....					2	2 0		
							20	4 0
							295	3 1
							295	3 1

WESTERN SECTION.

	Travelling.		Expenses.		Totals.			
	£	s. d.	£	s. d.	£	s. d.	£	s. d.
By SECTIONAL BOARD MEETINGS:—								
Travelling.....					27	14 7		
Expenses					7	15 0		
							35	9 7
„ CONFERENCES, &c. :—								
Aberavon ..	0	4 3	0	2 6	0	6 9		
Abercrave ..	—	—	1	1 0	1	1 0		
Aberdare ..	0	9 6	0	5 0	0	14 6		
Abergavenny ..	0	15 0	0	7 6	1	2 6		
Abergwnfl ..	0	16 9	0	5 0	1	1 9		
Ammanford ..	1	7 8	0	5 0	1	12 8		
Barry	0	9 0	0	10 0	0	19 0		
Barry Dock ..	0	15 7	0	5 0	1	0 7		
Bedwas	0	7 6	0	10 0	0	17 6		
Carried forward	5	5 3	3	11 0	8	16 3	35	9 7 27543 1 9

DR.

BANKING ACCOUNT.

CR.

January 1, 1908:—			December 31, 1908:—				
	£	s.	d.		£	s.	d.
To Balance	2825	0	7	By Withdrawals	13833	8	8
December 31, 1908:—				„ Commission	17	10	7
„ Cash Deposits	13894	1	7	„ Balance	2927	11	2
„ Interest	59	8	3				
	<hr/>				<hr/>		
	£16778	10	5		£16778	10	5



HUGHES SCHOLARSHIP FUND.

Dr.

FUND ACCOUNT.

Cr.

	£	s.	d.		£	s.	d.
To Scholarship Fund	2000	0	0		1900	0	0
	£2000	0	0		£2000	0	0
By Investment in Co-operative Wholesale Society							
" " Scottish Co-operative Wholesale Society							
					640	0	0

INTEREST ACCOUNT.

	£	s.	d.		£	s.	d.
To Cash in hands of Co-operative Union, January 1st, 1908.....	49	15	6		100	0	0
" Interest Received during the year:—							
English Wholesale Society	£54	5	8				
Scottish Wholesale Society	25	10	6				
	79	16	2		£129	11	8
					£129	11	8
1908.							
By Cash paid to Scholar during the year							
" Cash in hands of Co-operative Union, December 31st, 1908..							
					29	11	8

NEALE SCHOLARSHIP FUND.

DR.

FUND ACCOUNT.

CR.

To Scholarship Fund	£ 2000 0 0	
By Investment in Co-operative Wholesale Society " " Scottish Co-operative Wholesale Society ..	£ 1300 0 0 700 0 0	£ 2000 0 0

INTEREST ACCOUNT.

To Cash in hands of Co-operative Union, January 1st, 1908.... " Interest Received during the year:— English Wholesale Society Scottish Wholesale Society	£ 241 13 7 651 17 9 27 18 6	
1908. By Cash paid to Scholar during the year " Cash in hands of Co-operative Union, December 31st, 1908..	£ 83 6 8 288 9 2	£ 321 9 10

HOLYOAKE MEMORIAL.

Statement of Accounts of the New Building Fund up to December 31st, 1908.

CASH ACCOUNT.

	£	s.	d.		£	s.	d.
To Subscriptions	14095	8	6	By Land and Buildings	8792	18	0
„ Transfer (Owen Memorial Fund)	90	13	8	„ “Holyoake Memorial” Grave .	237	5	0
„ Rent	290	5	3	„ Expenses on Property	104	14	8
„ Bank Withdrawals	9024	13	3	„ Bank Deposits	14366	3	0
	<u>£23501</u>	<u>0</u>	<u>8</u>		<u>£23501</u>	<u>0</u>	<u>8</u>

BANK ACCOUNT.

	£	s.	d.		£	s.	d.
To Deposits	14366	3	0	By Withdrawals	9024	13	3
„ Dividend	£14	8	7	„ Interest	£69	7	2
„ Interest	52	6	3	„ Commission and			
		<u>66</u>	<u>14</u>	„ Cheques	0	9	0
				„ Stamping Agreements	5	0	0
						<u>74</u>	<u>16</u>
				„ Balance	5333	8	5
	<u>£14432</u>	<u>17</u>	<u>10</u>		<u>£14432</u>	<u>17</u>	<u>10</u>

PROPERTY REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To Expenses	104	14	8	By Rents	290	5	3
„ Expenses Owing	11	8	1	„ Rents due	48	1	0
„ Balance (Income and Expendi- ture Account)	222	3	6				
	<u>£338</u>	<u>6</u>	<u>3</u>		<u>£338</u>	<u>6</u>	<u>3</u>

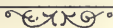
INCOME AND EXPENDITURE ACCOUNT.

	£	s.	d.		£	s.	d.
To Cost of Holyoake Grave	237	5	0	By Transfer (Owen Memorial Fund)	90	13	8
„ Bank Charges	74	16	2	„ Property Revenue Account .. .	222	3	6
„ Balance	67	10	10	„ Bank Dividend and Interest ..	66	14	10
	<u>£379</u>	<u>12</u>	<u>0</u>		<u>£379</u>	<u>12</u>	<u>0</u>

BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
To Subscriptions	14095	8	6	By Land and Buildings	8792	18	0
„ Balance Income over Expendi- ture	67	10	10	„ Rent due (Net)	36	12	11
	<u>£14162</u>	<u>19</u>	<u>4</u>	„ Balance in Bank	5333	8	5
					<u>£14162</u>	<u>19</u>	<u>4</u>

ADVERTISEMENTS.



ALL CO-OPERATIVE SOCIETIES
SHOULD JOIN THE

Co-operative Union

Limited.

The Union is an Association of Co-operative Societies for the defence of Co-operative principles and to give advice to Societies in need of same, either in connection with Legal Business or Educational Work.

The Missionary, Organiser, and Adviser of
the Co-operative Movement.

DIVIDED INTO EIGHT SECTIONS—Irish, Midland, Northern, North-Western, Scottish, Southern, South-Western, and Western Sections.

SUB-DIVIDED into 62 District Associations.

CONTROLLED by a duly elected Central Board of 67 members.

— o —

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1,249 Co-operative Societies, representing **2,376,126** Individual Members, or **94.4** per cent of the total membership of the Co-operative movement.

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CONDITIONS OF MEMBERSHIP—

Any Co-operative Society may become a member of the Co-operative Union by payment of the sum of **2d.** per member per annum.

— o —

Full particulars in regard to the work and objects of the Union may be had on application to the Central Office :

2, NICHOLAS CROFT, HIGH STREET, MANCHESTER.

Or any of its Branch Offices:

263, Wallace Street, Kingston, Glasgow.

99, Leman Street, London, E.

84, Westmorland Road, Newcastle-on-Tyne.

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Issued by the Co-operative Newspaper Society Limited.

Monthly **3^{D.}** Monthly.

Interesting. Illustrated. International.

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The Co-operative Newspaper Society Ltd.,

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Wholesale Grocers, Provision Dealers, Drapers,

Dealers in Woollens, Ready-made Clothing, Boots, Shoes, Brushes, Crockery, Carpets, Furniture, Coal, &c.; Bankers, Manufacturers, Millers, Printers, Bookbinders, Boxmakers, Lithographers, Shipowners, Butter Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalters, Spice Grinders, Saddlers, Tea Growers, Blenders, Packers, and Importers.

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Paper and Twine Warehouse:—Balloon Street, Manchester.

Drapery Warehouses:—Balloon Street and Dantzic Street, Manchester.

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THE PRESENT POSITION

OF THE

CO-OPERATIVE WHOLESALE SOCIETY.

Shareholders (1,139 Societies), over $1\frac{3}{4}$ Millions.

Capital, - - over $5\frac{3}{4}$ Millions.

Reserve Funds, over 1 Million.

Land, Buildings, &c., over 4 Millions.

Depreciation, - over $1\frac{3}{4}$ Millions.

Sales for Year, nearly 25 Millions.

Total Sales, - over 358 Millions.

Total Profit, - over $5\frac{1}{2}$ Millions.

Bank Turnover, over $122\frac{1}{4}$ Millions. *

Direct Imports, over 7 Millions. *

Own Manufactures, $5\frac{3}{4}$ Millions. *

* For Year.

.. Built up by the ..
Perseverance, Industry & Loyalty
... OF ...
British Working People.

ESTABLISHED 1868.

The Scottish Co-operative Wholesale Society

Limited.



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SHIELDHALL, near GLASGOW.

Tannery.	Brush Factory.	Artisan Clothing Factory.
Boot and Shoe Factory.	Tobacco Factory.	Printing Department.
Cabinet Factory. °	Hosiery Factory.	Tinware Department.
Preserves, Confections, Coffee Essences, Pickles, Drugs, Chemicals, Perfumes, Fruit Wines, and Fruit Wine Essences, &c.		

REGENT FLOUR MILLS, PARTICK, GLASGOW.

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Waterproof and Umbrella Factories.	Aerated Water Factory.
Skirts and Underclothing.	Carting Department.
Electrical Department.	

LEITH AND EDINBURGH.

Leith Aerated Water Factory.	Chancelot Flour Mills.
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PAISLEY.

Potterhill Laundry.

WIGTOWN.

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ABERDEEN.

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DUNFERMLINE.

Aerated Water Works.

CALDERWOOD ESTATE, LANARKSHIRE.

ESTABLISHED 1868.

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GROCERY AND PROVISION BRANCHES: Leith, Kilmarnock, Dundee, and Enniskillen.

DRAPERY WAREHOUSE: Dundas Street, Paterson Street, and Wallace Street, Glasgow.

BOOT AND SHOE WAREHOUSE: 129, Dundas Street and Adelphi Street, Glasgow.

FURNITURE AND STATIONERY WAREHOUSE: 95, Morrison Street, Glasgow.

FURNITURE WAREHOUSE AND DRAPERY AND BOOT SAMPLE ROOM: Chambers Street, Edinburgh.

THIS Federation of Co-operative Societies was instituted and is carried on for the purpose of aggregating the purchasing power of the Co-operative Societies throughout Scotland, and to bring them into closer contact with the Producer, thus adding the profit of the Wholesale Merchants and Producers to that of the Retail Trader, and by this means increasing the individual consumer's profit. In this they have been highly successful, and it is to be hoped that Societies which are not yet members will consider the question, and by their trade and influence help on the movement of associated effort in Scotland, besides sharing themselves in the full benefits of Co-operative Distribution.

The Society has now a membership of 275 Retail Societies, holding amongst them at December, 1908, 393,549 Shares. Sales for the year 1908, £7,531,126.

GROCERY AND PROVISION DEPARTMENT.—A large and varied stock of all kinds of Groceries and Provisions are always on hand at the various Branches, and the position and the financial reputation of the Wholesale enable them to purchase in the best markets and on the best possible terms. A weekly price list is issued to over 300 Societies with the goods and prices tabulated under the respective Branches, thus enabling orders to be forwarded to the Central or Branch establishments according to the geographical position of the purchasing Society or the particular Branch of the Wholesale where the goods may be stocked at the time.

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CLAIMS PAID - - - £275,000.

INSURANCE FUNDS - - - £250,000.

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For weekly, monthly, quarterly, half-yearly and yearly premiums, or for a single premium paid when the policy is effected.

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In which all the individual members of a society are assured by one policy, effect a reduction of nearly forty per cent as compared with the average cost of Industrial Life Assurance. No distributive society should neglect this method of benefiting its members and increasing its sales and membership. The surplus is distributed annually amongst the policyholders in proportion to their respective contributions to it.

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Most of the British Co-operative Societies have insured their risks
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NEWCASTLE-UPON-TYNE: 84, Westmorland Road.

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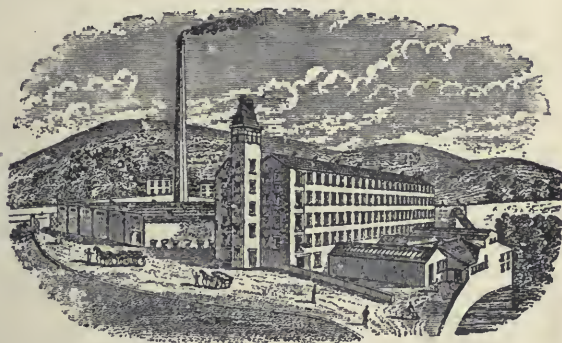
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SHARES £1 EACH.
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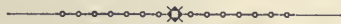
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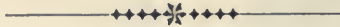
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(Incorporated under the Industrial and Provident Societies Act, 1893.)

ESTABLISHED 1872.

Registered Office: ODDFELLOWS' HALL, UNITY SQUARE, LINCOLN.

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The Society is a "Permanent" Building Society, and persons may take up Shares at any time without having to pay up any arrears.

ANDREW HALL, CHAIRMAN. JAS. WIELD, SECRETARY.

Telephone
No. 128.

PAISLEY

Telegrams:
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All from the Best Steel and Warranted.

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PROFITS DIVIDED BETWEEN CAPITAL. LABOUR AND CUSTOMER.

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